

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA :

vs

3:12-CR-224

RICHARD J. HARLEY

BEFORE: THE HONORABLE A. RICHARD CAPUTO

PLACE: COURTROOM NO. 1  
WILKES-BARRE, PENNSYLVANIA

PROCEEDINGS: JURY TRIAL

DATE: WEDNESDAY, DECEMBER 10, 2014

APPEARANCES:

For the United States:

BRUCE D. BRANDLER, ESQ.  
U.S. ATTORNEY'S OFFICE  
ROOM 217, FEDERAL BUILDING  
228 WALNUT STREET  
HARRISBURG, PA 17108

For the Defendant:

JOSEPH A. O'BRIEN, ESQ.  
OLIVER PRICE & RHODES  
1212 SOUTH ABINGTON ROAD  
CLARKS SUMMIT, PA 18411

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

INDEX TO WITNESSES

FOR GOVERNMENT:	DIRECT	CROSS	REDIRECT	RECROSS
GREGORY SCHILLER		8		
VICKI BARNES DAVIS	18	54		
VINCENT BROWNING	66			

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

THE COURT: Gentlemen, two things before we begin. One, at 12 we're going to handle the Bernanke motion to quash via telephone with counsel from the Fed, a fellow named Chadwick -- Joshua Chadwick, a lawyer from Washington. And then Larry Durkin from Scranton represents several of the other folks who were subpoenaed, McCurdy, Ferguson -- I don't know the rest of the names offhand. And my question to you all is, we can either ask him to come at 12:30, or I can ask him to come later in the day.

I don't want to cramp your style in terms of the time that you do have off by filling it with this. So I thought maybe it might be wiser to do --

MR. BRANDLER: At the end of the day.

THE COURT: -- the Chadwick thing and do him, say, around 4:00 and let the jury go home early because I don't know what the weather is going to be. But some of the folks that live in the northern environments may get more snow, although it appears this thing fizzled out. Is that acceptable?

MR. O'BRIEN: Fine with me, Your Honor.

THE COURT: Okay.

MR. O'BRIEN: Your Honor, my client would like to speak to you.

THE COURT: Pardon?

MR. O'BRIEN: My client has an issue he would like to

1 raise.

2 THE COURT: Oh, okay.

3 MR. BRANDLER: We can do it from here.

4 THE DEFENDANT: Yes, during the testimony yesterday  
5 with Mr. Schiller, Your Honor, certain documents went up on the  
6 screen regarding the SCC, and I noticed that all of the  
7 documents had my past criminal history on it basically. And to  
8 me that was highly prejudicial to the jury because right now  
9 they don't know even about that. In fact, Ms. Kelly was on the  
10 stand when she was testifying -- she was getting ready to say  
11 something about that. I saw Mr. Brandler stop her from saying  
12 anything about it.

13 But here she has it on the screen, large print,  
14 criminal. Then it had the C. R. number behind it. So the jury  
15 knows about that situation. Now, if I testify, I know I am  
16 open. I haven't decided whether I am going to testify. But  
17 until that time, they should have known nothing.

18 THE COURT: Well, all right. You know, I don't  
19 remember seeing that.

20 MR. O'BRIEN: I think he's referring to exhibits 20.6  
21 G. and H.

22 MR. BRANDLER: Maybe we can put it up on here.

23 MR. O'BRIEN: These may be exhibits that are not  
24 listed. 20.5 and 20.6 -- I'm sorry, no -- 20.6, yeah. I think  
25 he's referring to -- referring to this exhibit.

1 THE COURT: I don't see anything yet.

2 THE DEFENDANT: There was one that said criminal on  
3 it.

4 THE COURT: No, I hear you.

5 MR. O'BRIEN: There was another one -- are -- you  
6 referring to the case where the United States obtained a civil  
7 judgment against him arising out of a criminal prosecution for  
8 which he was convicted. There was civil proceedings filed  
9 after that. There were a number of exhibits introduced.

10 MR. BRANDLER: Your Honor, so far I don't see  
11 anything with the word criminal on it.

12 THE DEFENDANT: You have that up here, Your Honor.  
13 Mr. O'Brien saw it, and I saw it.

14 MR. O'BRIEN: I don't recall it.

15 THE DEFENDANT: I saw it up there. It was there.

16 THE COURT: Well, let's just assume that it was.  
17 Would you like me to instruct the jury that they should --

18 THE DEFENDANT: They already know. The cow is out of  
19 the barn. They already know about it.

20 THE COURT: That's not my question to you. I can  
21 cure the deficiency by instructing them that they should  
22 disregard anything they saw. I know you -- you give me that  
23 reaction. That unfortunately is the law. I will do that if  
24 you wish. On the other hand, if you rather I did nothing, I  
25 won't do anything. I leave that to you.

1 THE DEFENDANT: It will go on the screen again  
2 because Mr. Schiller is still up there.

3 MR. BRANDLER: Your Honor, I don't think there was  
4 any document that said the word criminal despite Mr. Harley's  
5 protestations to the contrary. I think he needs to find this  
6 document before we do anything.

7 THE COURT: Let's find the document.

8 THE DEFENDANT: I saw what I saw.

9 MR. O'BRIEN: 20.6 A. I don't have that being  
10 identified.

11 THE DEFENDANT: It was right across it.

12 MR. O'BRIEN: 20.6 C. or 26.6 D. or 20.6 E. or G. or  
13 H.

14 MR. BRANDLER: Right. So the ones I put up I don't  
15 believe had the word criminal on it because I knew that issue,  
16 and A. and B. had it. That's why I didn't use A. and B.

17 THE DEFENDANT: During that period I mentioned to my  
18 attorney, Mr. O'Brien, that they have the word criminal on this  
19 document. And he said to me, you may testify anyway so it  
20 doesn't make any difference. I said I haven't decided yet.  
21 And that should not have been up there. That's what I would  
22 have picked up if I was on the jury. I am just saying it was  
23 highly prejudicial to me because right at that point they had  
24 not known anything about that particular case.

25 THE COURT: I understand that, but we need to find

1 the document.

2 MR. O'BRIEN: My understanding it had a C. R. docket  
3 number.

4 THE DEFENDANT: No, it had criminal on it.

5 MR. O'BRIEN: Look for 20.6, C., D., E. or F.

6 MR. BRANDLER: I don't think those exhibits were used  
7 with Mr. Schiller.

8 THE DEFENDANT: They were on the screen. I saw it.

9 MR. BRANDLER: When Mr. Schiller was up here it was  
10 16, 17 and 18.

11 THE WITNESS: I have copies of all my exhibits, and  
12 those aren't one of them.

13 MR. O'BRIEN: I think it was the paralegal. It was  
14 the paralegal.

15 MR. BRANDLER: All right. Well, I don't have her  
16 exhibits here because she testified yesterday. So we will have  
17 to wait. I don't have her exhibits --

18 MR. O'BRIEN: These were exhibits that were not on  
19 the thing. What I am saying is 20.6 F., G. and H.

20 MR. BRANDLER: All I'm telling you I don't have the  
21 hard copies in court now because I didn't bring those because  
22 she's not here. I brought Mr. Schiller's because he said it  
23 came out from Mr. Schiller.

24 THE DEFENDANT: I brought it to my attorney's  
25 attention immediately and asked him to do something about it.

1 He chose to wait.

2 MR. BRANDLER: Our technician apparently is delayed.

3 THE COURT: Before we can do anything, I would like  
4 to see the document, and then we can make a record as to what  
5 occurred and what can be done if anything. That's what we will  
6 do. Okay. Bring the jury out.

7 (The jury entered the courtroom at this time.)

8 THE COURT: Good morning. I guess we didn't get the  
9 snow storm we thought. We will keep our eye on today. And I  
10 know some of you do live somewhat north, and the forecast is a  
11 little bit more snow today north although even at the outer  
12 limits not supposed to be more than four inches. We will go  
13 almost a full day today. Perhaps we will leave at four or so.  
14 That said, ready to proceed?

15 GREGORY SCHILLER resumed the witness stand.

16 CROSS EXAMINATION

17 BY MR. O'BRIEN:

18 Q. State your full name again.

19 A. Gregory Schiller.

20 Q. And you're employed by the United States bankruptcy  
21 trustee?

22 A. I'm employed by the Office of United States Trustee.

23 Q. That is part of the Department of Justice?

24 A. It is a component of the Department of Justice, yes.

25 Q. And how long have you been in the position?



1 A. A little over five years.

2 Q. Okay. And is part of your job to review bankruptcy  
3 petitions that come in?

4 A. It is.

5 Q. How many petitions have you reviewed in the last five  
6 years?

7 A. I would say our case load on the average is about 10,000  
8 cases a year.

9 Q. Pardon?

10 A. I would say on the average our case load is about 10,000  
11 cases per year.

12 Q. 50,000 petitions --

13 THE COURT: Move that microphone a little closer to  
14 you. You don't have to lean over it. That's it. That's fine.

15 BY MR. O'BRIEN:

16 Q. Some of these petitions are Chapter 7s, which is just a  
17 liquidation?

18 A. That's correct.

19 Q. And some are Chapter 13, which is a reorganization?

20 A. Correct.

21 Q. And some are Chapter 11, which is reorganization?

22 A. Correct.

23 Q. And you -- the petitions in this case you referred to them  
24 as pro se. Explain what that is.

25 A. Yes, sir. It means the debtor is represented without

1 counsel.

2 Q. Okay. And what percentage of the petitions you get are  
3 pro se?

4 A. Relatively few. I couldn't give you an exact percentage.

5 Q. And would you agree with me that the -- that when you get  
6 a pro se petition, very often there are mistakes on it?

7 A. Yes.

8 Q. Okay. It's because it's a lay person dealing with legal  
9 documents?

10 A. Yes.

11 Q. And your petitions are -- there's a lot of legal language  
12 in them?

13 A. Yes.

14 Q. You try as best to explain them, but it's still difficult  
15 for a lay person to understand them?

16 A. It depends on the person, but generally, yes.

17 Q. How many pages are -- these were, I think, two Chapter 11s  
18 and one Chapter 7. How many pages before it's filled out is a  
19 Chapter 11 petition?

20 A. It would vary depending upon the schedules that are filled  
21 out, sir. I can't give you an exact number.

22 Q. Say approximately 20 pages?

23 A. I would say approximately, yes.

24 Q. Chapter 7 petition may be the same?

25 A. Again, depending upon the complexity of the case.

1 Q. Again, without sitting down and counting them, each of  
2 those pages has a lot of items on them that you have to fill  
3 out, right?

4 A. Yes.

5 Q. So I -- at least you have to make a decision about 20  
6 things on each page?

7 A. Yes, sir.

8 Q. So maybe when an individual is filling out a Chapter 7, 11  
9 petition, they at least -- there's 400 questions they have to  
10 answer, 20 pages times 20?

11 A. I think that 400 is an exaggeration, sir.

12 Q. 300?

13 A. Not even that.

14 Q. Not even questions -- but things you have to fill in.  
15 Name is one, address, assets, secured credits, things like  
16 that?

17 A. Yes, many items of information that need to be complete.

18 Q. In terms of items of information as opposed to questions,  
19 I think that's a good correction you made there. Four hundred  
20 on each?

21 A. Again, sir, I -- I think 400 is an extreme number  
22 particularly in this case.

23 Q. 300?

24 A. I think that's probably extreme.

25 Q. 250?

1 A. Again, I can't give you an exact number, but this was not  
2 a complicated Chapter 11 petition.

3 Q. I am not saying this was. I'm just saying that when you  
4 hand somebody the Chapter 7 or Chapter 11 or Chapter 13 forms,  
5 they have to put a lot of information on there?

6 A. Yes.

7 Q. In most cases it's done by lawyers?

8 A. In most cases it is done by lawyers.

9 Q. Most cases it's done by lawyers who specialize in  
10 bankruptcy?

11 A. Sir, that may be the case, but Mr. Harley made a decision  
12 to fill these out on his own.

13 Q. There are items of -- a lot of items of -- a lot of items  
14 of information that have to be put on those forms?

15 A. Yes.

16 Q. Okay. And it's not unusual for you to see there are  
17 mistakes on them?

18 A. It's not unusual for me to see mistakes on the pro se  
19 petitions.

20 Q. In a pro se case, it's really not unusual for you to see  
21 mistakes is it?

22 A. It is not unusual.

23 Q. And in this case, they were riddled with mistakes all  
24 through the forms?

25 A. There were a significant number of mistakes.

1 Q. Now, you used the term discharge. Can you explain to the  
2 jury what the term discharge means.

3 A. Yes, discharge means that the debts the debtor lists are  
4 --

5 MR. BRANDLER: I can't hear. Move that microphone --

6 THE COURT: Judy, would you take care of that,  
7 please?

8 MR. BRANDLER: I don't think the sound is on.

9 THE COURT: Sound is not working.

10 MR. O'BRIEN: Shall I continue or we wait --

11 THE COURT: Let's fix the sound. This one is not  
12 working. Now it works.

13 BY MR. O'BRIEN:

14 Q. One term you used on direct examination was discharge.

15 A. Yes, sir.

16 Q. Explain what that is.

17 A. Discharge in bankruptcy means that with respect to the  
18 debts that are listed by the person who files bankruptcy on  
19 their schedules, those debts become legally unenforceable  
20 against that person or against that entity.

21 Q. And that discharge as you just indicated only applies to  
22 debts that are listed on the schedule?

23 A. Not necessarily.

24 Q. Okay. When does it apply to debts that are not listed?

25 A. In a no asset case, which is what Mr. Harley's individual

1 case was, even if a particular debt is not listed, if the -- if  
2 there are no assets to be distributed, that debt is still  
3 subject to discharge even if it's not listed.

4 Q. How does it get discharged if it's not listed on the  
5 documents?

6 A. It's under case law, sir, interpreting the rule that is  
7 the rule.

8 Q. Okay. How about in a case where there's -- the assets on  
9 his corporate filings were the assets exceed the debts, is  
10 there discharge in those cases?

11 A. In a Chapter 11 case for an individual it would be only  
12 discharged if the claim was completed, and Mr. Harley's cases  
13 no claim was ever filed.

14 Q. But if you have a case where you have assets that exceed  
15 liabilities --

16 A. Yes.

17 Q. -- you don't get a discharge in those case of debts, do  
18 you?

19 A. No, a discharge can be still be entered in cases like  
20 that, yes.

21 Q. So you -- the person will be able to keep assets and still  
22 get his debts cancelled?

23 A. Sure, that's the point of exemptions in bankruptcy.

24 Q. Other than exemptions?

25 A. Other than for exemptions, no.

1 Q. Exemptions are the type of assets that you can withhold  
2 from a bankruptcy proceeding?

3 A. The exemptions means property the debtor is allowed to  
4 keep.

5 Q. And they involve things like maybe a small exemption,  
6 homestead, small exemption for a car, things like that?

7 A. Yes.

8 Q. What exemptions are there in a corporate Chapter 11?

9 A. In corporate Chapter 11 there are no exemptions unless  
10 it's an individual case.

11 Q. So in a Corporate Chapter 11 would you agree that if a  
12 case had far more assets than liabilities, you won't have to  
13 discharge the debts?

14 A. Again, if there were no -- there'd be no discharge in a  
15 corporate case. In terms of what was actually paid out, it  
16 would depend upon the plan that was filed and be confirmed.

17 Q. But the debts aren't cancelled?

18 A. The debts are not cancelled.

19 Q. Explain to me again how -- if you have a no asset  
20 individual bankruptcy that the -- how that involves a  
21 cancellation of debts that aren't even listed.

22 A. In a no asset case for an individual when there are no  
23 assets to be distributed, the theory is that there's no  
24 prejudice to creditors if a particular debt isn't listed  
25 numbers, no assets have been brought into the estate to

1 distribute to creditors. So if the debt isn't listed, it's  
2 still subject to discharge because it would have made no  
3 difference in distribution creditors.

4 Q. Now, you say subject to discharge. What does that mean,  
5 subject to discharge?

6 A. It means the same thing as discharge.

7 MR. O'BRIEN: That's all I have.

8 MR. BRANDLER: I have several questions.

9 REDIRECT EXAMINATION

10 BY MR. BRANDLER:

11 Q. You were asked some questions about how many bankruptcy  
12 petitions you review in a year. You said in the thousands.  
13 You said 10,000?

14 A. Yes, 10,000.

15 Q. How often have you filed a motion to dismiss a petition in  
16 bankruptcy on the grounds of bad faith?

17 A. Relatively infrequently.

18 Q. And you did so in this case, correct, one of those  
19 petitions?

20 A. We alleged there were alleges on our motion to dismiss  
21 concerning bad faith, yes.

22 Q. In fact, the judge ruled on that?

23 A. Yes, based on the allegations in our motion and the  
24 allegations in Mr. Silverstein's motion and Mr. Harley's  
25 testimony at the hearing.



1 Q. And that was sustained?

2 A. Yes.

3 Q. And I think there was 180-day bar as a result of that  
4 ruling?

5 A. Correct.

6 Q. And also Mr. O'Brien questioned you in a corporate  
7 bankruptcy setting if there are assets of the corporation in  
8 excess of the debts whether or not the debts get discharged.

9 A. Again, it depends on the type of Chapter 11 case. There  
10 is no such thing as a discharge in a corporate Chapter 11 case.  
11 What it comes down to is how the various debts are treated in  
12 the confirmed plan of reorganization.

13 Q. Let me just ask my question.

14 A. Yes.

15 Q. If the assets that are listed are phoney assets and unable  
16 to be liquidated, what happens in that situation if there are  
17 no assets to give to anybody?

18 A. Then there's nothing to reorganize. The plan would be  
19 impossible. The case is a futility.

20 MR. BRANDLER: I have no further questions.

21 RECROSS EXAMINATION

22 MR. O'BRIEN:

23 Q. Again, so I understand, in a corporate Chapter 11, which  
24 we had two here, there was no discharge of debt?

25 A. There was no discharge of debt, only a confirmed plan

1 which treats the debts.

2 MR. BRANDLER: Well, I have a follow-up question.

3 THE COURT: No follow-ups. We have direct, cross,  
4 redirect and recross. I said that the first day of trial.

5 MR. BRANDLER: Fair enough.

6 THE COURT: Any reason he can't be excused?

7 MR. O'BRIEN: No, Your Honor. Thank you.

8 THE COURT: You're excused.

9 THE WITNESS: Thank you, Your Honor.

10 MR. BRANDLER: Vicki Davis.

11 VICKI BARNES DAVIS, called as a witness, being duly  
12 sworn, testified as follows:

13 DIRECT EXAMINATION

14 BY MR. BRANDLER:

15 Q. Ms. Davis, by whom are you employed?

16 A. The FBI.

17 Q. And in what capacity?

18 A. I am a special agent in the Birmingham, Alabama division.

19 Q. How long have you been an FBI agent?

20 A. Twenty-eight years in February.

21 Q. I think the sound just went off.

22 A. Twenty-eight years in February. I can bellow. I can  
23 project.

24 Q. How long have you been an FBI agent?

25 A. Twenty-eight years in February of 2015.

1 Q. You said you're in Alabama. You work in Alabama?

2 A. Birmingham, Alabama division. I'm actually assigned to  
3 Tuscaloosa.

4 Q. I want to direct your attention to August of 1999. Were  
5 you an FBI agent at that time?

6 A. I was.

7 Q. And were you assigned in the Tuscaloosa RA?

8 A. Yes, I was.

9 Q. Did you have cause to open an investigation involving the  
10 defendant in this case, Richard Harley?

11 A. I did.

12 Q. And can you tell us the circumstances of how that  
13 investigation got open?

14 A. I received a call from AUSA Jim Phillips in our U.S.  
15 Attorney's Office in Birmingham. He had been contacted by  
16 South Trust Bank with regard to a transaction that Mr. Harley  
17 was utilizing a local resident, Mr. Pate, and they were  
18 concerns it was not a legitimate transaction, and they asked us  
19 to open a case.

20 Q. And as a result of that, you opened the case?

21 A. I did.

22 Q. And did you then speak to -- were you the lead agent on  
23 that investigation?

24 A. I was.

25 Q. And did you speak to various bank officials at South Trust

1 Bank to determine what Mr. Harley and this other -- first of  
2 all, what was the other individual's name, the local  
3 individual?

4 A. G. C. Pate, Cliffton Pate.

5 Q. Did you interview the bank officials to see what the  
6 suspicious transactions were they were reporting?

7 A. Yes, I did.

8 Q. And did you get an overview from them of what they were  
9 alleging?

10 A. I did.

11 Q. Can you just briefly tell us what they told you?

12 A. The initial conversation I had with --

13 THE COURT: Just a minute.

14 MR. O'BRIEN: I will object to that on the grounds of  
15 hearsay.

16 THE COURT: It is.

17 MR. BRANDLER: Not offered for the truth, why she  
18 conducted her investigation.

19 THE COURT: But no one really can make that  
20 distinction in such a situation as this. The objection is  
21 sustained.

22 BY MR. BRANDLER:

23 Q. So you interviewed the bank officials?

24 A. I did.

25 Q. Did you obtain any documents from them that during the

1 course of your interviews?

2 A. Copies of documents that Mr. Pate had left with him to  
3 support the legitimacy of a \$200 million promissory note.

4 Q. And you received those documents from the bank officials?

5 A. I did.

6 Q. Can we have exhibit 25.10? Could you identify this  
7 document?

8 A. This was a cover letter on a couple of documents that the  
9 bank had given to me that Mr. Pate had brought in.

10 Q. What's the date on the document?

11 A. August 11, 1999.

12 Q. Could you just read what the document says?

13 A. It's addressed to Mr. Pate at Southern Timber at  
14 Carrollton, Alabama regarding original documents of the  
15 promissory oil production note, et al. Dear, Cliff, enclosed  
16 are the following original documents, original promissory oil  
17 production note, original assignment of collateral, No. 2,  
18 original and certified reports of the Texas Railroad  
19 Commission, No. 3, original geologist report prepared by Donald  
20 C. Kesterson. Please deliver the above-mentioned documents to  
21 the South Trust Bank in Tuscaloosa, Alabama with the following  
22 instructions. 1, original safe keeping receipt must stay with  
23 bank. 2, the bank is to photocopy two of the original safe  
24 keeping receipt and have them -- quotation marks -- certify the  
25 copies to be a true and exact copy of the original -- closed

1 quotations -- and have them notarized. 3, the original cover  
2 letter to be sent along with a copy of the safe keeping receipt  
3 via Federal Express to the following address, RJH and Company  
4 Inc., 2 Columbia Drive, Marshalls Creek, Pennsylvania, 18335.  
5 4, please send the other copy of the safe keeping receipt via  
6 Federal Express mail to --

7 Q. Go to the next page.

8 A. Ms. Deborah Meredith Cave, 1022 Shawness Drive,  
9 Elizabethtown, Kentucky, 42701. Cliff, I thank you for your  
10 kind consideration in this regard. I remain very truly yours.  
11 It's signed by Richard J. Harley, President and CEO.

12 Q. Go to the next page.

13 A. It's a draft bank letterhead in parenthesis at the top  
14 regarding bank custodial safe keeping receipt number, colon,  
15 and it's blank, amount 200 million U.S. dollars -- 200 million  
16 is written out -- United States dollars, date of issue, there's  
17 no date. Beneficiary RJH and Company, Inc., P. O. Box 337,  
18 Shawnee on the Delaware, P.A., 18356. We, blank bank, N. A.,  
19 located full address -- no address -- with the authorized  
20 signatories appearing below based upon the certified documents  
21 of the Texas Railroad Commission and Don Kesterson hereby  
22 irrevocably acknowledge with full bank responsibility our  
23 receipt of assets/securities which we certify and guarantee  
24 based upon the aforementioned certified documents for current  
25 value equal to 200 United States million -- United States

1 dollars million only, parenthesis, U.S. \$200 million, closed  
2 parenthesis, which shall be held by ourselves in safe custody  
3 for one year and one month of issuance of this document on  
4 behalf of RJH and Company, Inc. We confirm that this safe  
5 keeping receipt has been issued under full bank faith and trust  
6 and that this instrument is freely available to the named  
7 beneficiary hereof to obtain credit. We further confirm that  
8 this safe keeping receipt may be verified by a responsible bank  
9 inquiry and will be confirmed by us by tested Telex and, slash,  
10 or SWIFT wire transfer, parenthesis SWIFT, to such bank as  
11 designated by the beneficiary, slash, assignee, and an original  
12 copy of the safe keeping receipt will be delivered via courier  
13 to the same bank. We also declare that this safe keeping  
14 receipt is an operating fully confirmed instrument and is  
15 subject to the uniform customs and practice for documentary  
16 credit, parenthesis, 1993-ultimate, closed parenthesis,  
17 revision. International Chamber of Commerce, parenthesis ICC,  
18 closed parenthesis, publication number 500 and engages us in  
19 accordance with the terms thereof. There's a date -- place for  
20 a date, a place for a transaction code, signed, regards, left  
21 blank for the bank to sign. And there's a couple of blanks for  
22 bank officials to sign authenticating the letter.

23 Q. Going to the next page. From that blank document, does it  
24 appear -- what is this document?

25 A. It appears South Trust filled in the blanks, has their

1 address, Tuscaloosa, Alabama at the top, regarding bank  
2 custodial safe keeping receipt, number 100, \$200 million, date  
3 of issue, August 12th, 1999, beneficiary, RJH and Company,  
4 Inc., P. O. Box 337, Shawnee on Delaware, Pennsylvania, 18356.  
5 We South Trust Bank, N. A., located at 1427 Greensboro Avenue,  
6 Tuscaloosa, Alabama, 35401 with the authorized signatories  
7 appearing below based upon the certified documents of the Texas  
8 Railroad Commission and Don Kesterson hereby irrevocably  
9 acknowledge with full bank responsibility our receipt of  
10 assets, slash, securities which we certify and guarantee based  
11 upon the aforementioned certified documents for a current value  
12 equal to 200 United States dollars, million only parenthesis,  
13 U.S. \$200 million dollars, closed parenthesis, which shall be  
14 held by ourselves in safe custody for one year and one month of  
15 the issuance of this document on behalf of RJH and Company,  
16 Inc.

17 We confirm that this safe keeping receipt has been issued  
18 under full bank faith and trust and that this instrument is  
19 fully available to the named beneficiary hereof to obtain  
20 credit. We further confirm that this safe keeping receipt may  
21 be verified by a responsible bank inquiry and will be confirmed  
22 by us by tested Telex and/or SWIFT wire transfer, parenthesis  
23 SWIFT, to such bank as designated by the beneficiary, slash,  
24 assignee, and an original copy of the same keeping receipt will  
25 be delivered via the courier to the same bank. We also declare



1 that this safe keeping receipt is an operating fully confirmed  
2 instrument and is subject to the Uniform Customs and Practice  
3 for documentary credit, parenthesis 1993 plus ultimate, closed  
4 parenthesis, revision, International Chamber of Commerce, I. C.  
5 C. in parenthesis, publication number 500 and engages us in  
6 accordance with the terms thereof. There's no date. There's  
7 no transaction code. Regards, South Trust Bank, N. A. The  
8 names J. P. Lollar, vice president, and Wendy P. Lawrence,  
9 senior vice president, appear at the bottom, but there are no  
10 signatures.

11 Q. Finally the last page of this document you received from  
12 the bank, can you flip that through?

13 A. It's a certificate that has the name Enpetro, LPC, Inc. at  
14 the top, \$200 million on the far left, \$200 million on the far  
15 right, promissory oil production note.

16 Q. You don't need to read the entire document. We have  
17 already seen a lot of it. So you received these documents from  
18 the bank. You opened your investigation regarding this  
19 particular transaction?

20 A. Yes, sir.

21 Q. And without going into detail, what were you investigating  
22 here? What was the nature of your investigation?

23 A. Well, it appeared to be a fraud, so we were trying to  
24 prevent the bank from losing \$200 million.

25 Q. And as a result of that investigation, did you attempt to

1 tape record Mr. Harley and this individual Pate in conversation  
2 with the bank to see what they were trying to do in connection  
3 with these documents?

4 A. Yes, sir.

5 Q. And you made several recordings during the course of your  
6 investigation?

7 A. We did.

8 Q. I want to direct your attention to the first recording and  
9 exhibit 25.5.

10 MR. BRANDLER: May I approach? Just for the record,  
11 there's a number of original tapes here. We're going to be  
12 playing digitized versions that have been put on to the sound  
13 system for the computer, not the actual tapes. But counsel has  
14 had copies of both versions.

15 THE COURT: All right. Do you have any objection to  
16 that process?

17 MR. O'BRIEN: No, Your Honor. I do not have any at  
18 this time.

19 THE COURT: All right. Thank you.

20 BY MR. BRANDLER:

21 Q. And can you identify that?

22 A. Yes, sir. It's an envelope where we store our electronic  
23 surveillance tape recordings. The agent that supervised this  
24 particular recording is Gerald W. Kelly, who was in Birmingham.  
25 And he did a tape recording of a bank official in Birmingham on

1 August 17th, 1999. Our bank official was William Bill Thornton  
2 and the conversation with Mr. Harley, and Mr. Harley's request  
3 he asked to telephone in G. C. Pate. So then Pate joined the  
4 phone conversation. So there's three individuals on the tape,  
5 and then the envelope itself shows Mr. Kelly accepting custody  
6 of the envelope and the tape and then turning it over to our  
7 evidence storage in Birmingham.

8 Q. Mr. Thornton was the bank official whose voice appears on  
9 the tape?

10 A. Correct.

11 MR. BRANDLER: Your Honor, I move the admission of  
12 25.5 and ask that the tape be played.

13 THE COURT: Mr. O'Brien?

14 MR. O'BRIEN: Yes, Your Honor. Your Honor, I don't  
15 have any objection. I note there's 25.11 through 25.16 -- and  
16 not dealing with those at this time?

17 MR. BRANDLER: I am dealing with 25.5.

18 MR. O'BRIEN: No objection.

19 THE COURT: All right. It will be admitted.

20 MR. BRANDLER: Can we play 25.5? We have headphones  
21 actually for the jurors because it will be clearer. So we have  
22 -- could we distribute the headphones?

23 THE COURT: Can we just hear it openly?

24 MR. BRANDLER: It will be -- it will be more audible  
25 with the headphones. The quality is better with the

1 headphones.

2 THE COURT: Okay. No objection? Go ahead.

3 MR. BRANDLER: If you can't hear, let us know. Don't  
4 wait until the end. Let's play it without the headphones and  
5 see if it works.

6 (Exhibit 25.5 was played for the jury at this time.)

7 BY MR. BRANDLER:

8 Q. Ms. Davis, that tape was on August 17th of 1999. Did you  
9 make a second recording involving Mr. Harley two days later on  
10 August 19th of 1999?

11 A. Yes, sir.

12 Q. Can we have exhibit 25.15? Can you identify what --

13 MR. O'BRIEN: What was that?

14 BY MR. BRANDLER:

15 Q. Can you identify the contents of that envelope and what  
16 the envelope is?

17 A. Again, this is the original recording that was done on  
18 August 19th, 1999. Mr. Harley is on the tape. Mr. Pate,  
19 myself, a colleague from my office, special agent Randy Farmer  
20 and Wendy Lawrence. This was recorded at the bank -- at South  
21 Trust Bank in Tuscaloosa.

22 Q. During that call were you posing as a bank employee?

23 A. I was.

24 MR. BRANDLER: Your Honor, I move the admission of  
25 exhibit 25.15 and ask that be played for the jury.

1 MR. O'BRIEN: No objection.

2 THE COURT: It will be admitted. Proceed.

3 (Exhibit 25.15 was played for the jury at this time.)

4 MR. BRANDLER: For the record, there was a gap there.  
5 Is there a long period where you discussing where Mr. Harley is  
6 not involved in the conversation where you were in the room  
7 with Mr. Pate?

8 THE WITNESS: We're in a board room at the bank, and  
9 it's Mr. Farmer, myself, Mr. Pate and talking about -- we were  
10 getting ready to call Mr. Harley, and we have to get the phone,  
11 dial the phone. That's what you're going to hear on the tape  
12 following.

13 MR. BRANDLER: All right.

14 MR. O'BRIEN: I have no problem with the phone  
15 conversation. But it seem this most recent thing is something  
16 that -- I could be wrong -- that Mr. Harley is not a part of,  
17 just a conversation between the agents. I object to that on  
18 the grounds of hearsay. It's --

19 THE COURT: Why is that germane?

20 MR. BRANDLER: I don't know what part he's referring  
21 to. So far we have listened to Mr. Harley.

22 THE COURT: No, just now Mr. Harley is not on the  
23 line.

24 MR. BRANDLER: I mean, I guess there's a four-way  
25 conversation. There's going to be places where Mr. Harley is

1 not talking.

2 THE COURT: No, no. He's not on the line.

3 MR. BRANDLER: If he's not on the line --

4 THE COURT: That's what I understand. He was trying  
5 to get Mr. Kesterson.

6 MR. BRANDLER: We can skip ahead. We are just  
7 interested --

8 THE COURT: How much more of this do we have?

9 MR. BRANDLER: Quite a bit more.

10 THE COURT: We will break now. It's 10 to 12. You  
11 have been sitting over two hours. Incidentally, the latest on  
12 the weather even though it's snowing out there now, it's not  
13 supposed to be a problem in the general area including Luzerne,  
14 Lackawanna, Monroe. No one lives in Susquehanna or Wayne, am I  
15 right about that? Apparently they will get more snow. We will  
16 keep an eye on it. My plan at the moment is to go until 4:00  
17 and let everybody go home. If it looks like it will be worse,  
18 we will consider an earlier out. So in the meantime, we will  
19 break for lunch now.

20 We will come back at 1:00. Remember not to discuss  
21 the case among yourselves or with anyone else. If anyone  
22 attempts to talk to you about it, bring it to my attention  
23 immediately. Enjoy your lunch. See you back here at 1:00.

24 (The jury left for a lunch recess at this time.)

25 THE COURT: We are going to have this -- we are going

1 to have this hearing on the motion to quash regarding Dr.  
2 Bernanke at 12. I am going to ask you, Mr. O'Brien, do you  
3 have any evidence that he -- have you seen his motion?

4 MR. O'BRIEN: Uh-huh.

5 THE COURT: Do you have any evidence that is --  
6 indicates he's not being truthful in his affidavit? That is to  
7 say -- he says, I didn't sign those documents, I'm unfamiliar  
8 with them, I don't know about them, I never had any dealings  
9 with these people. Do you have any evidence to the contrary,  
10 that's -- because it seems to me that's important -- I mean,  
11 fine, he can come here, but all he's going to do is say the  
12 same thing. That makes no sense.

13 MR. O'BRIEN: I understand that. I will be prepared  
14 to respond at the time of the motion.

15 THE COURT: Fair enough.

16 MR. O'BRIEN: Your Honor, ground rules, since some of  
17 the questions asked -- question you asked -- and as I look at  
18 the cases, the issue of is there another way to prove this, I  
19 mean, I think infringing on lawyer/client issues. I don't  
20 think Mr. Brandler should be at this.

21 THE COURT: Are you planning to be --

22 MR. BRANDLER: Yeah, this is a public proceeding. I  
23 don't think it's a closed proceeding. And --

24 THE COURT: I didn't say it was.

25 MR. BRANDLER: I do plan on being here. I don't

1 think there's any -- doesn't apply to attorney/client  
2 proceedings. It's already been public record that these  
3 subpoenas were issued, that these people have come. It's on  
4 public record. The documents have been filed. I have read  
5 them. I have seen their declarations. They will argue a legal  
6 point whether these people will be allowed to testify. That's  
7 not attorney/client.

8 MR. O'BRIEN: The reason that they are important and  
9 the reason -- the reason that they are important goes to  
10 lawyer's work product and lawyer/client privilege. I plan to  
11 ask my client to respond to some of your questions. I don't  
12 think Mr. Brandler should be present.

13 THE COURT: Well, is he going to respond to those  
14 questions in the presence of counsel for the person who was  
15 subpoenaed?

16 MR. O'BRIEN: Yes, I assume because the --

17 THE COURT: If you're telling me there's going to be  
18 privileged matter disclosed, I don't think you should be party  
19 to that.

20 MR. BRANDLER: Well, it's privileged matter I agree.  
21 If it's just Mr. Harley saying I believe Mr. Bernanke knows,  
22 that's not privilege.

23 THE COURT: I couldn't agree with you more.

24 MR. BRANDLER: All right. So it depends what he has  
25 to say.



1 THE COURT: I know. We don't know what he's going to  
2 say until he says it.

3 MR. BRANDLER: Well, we can find out in advance --  
4 shouldn't be excluded --

5 THE COURT: Talk to Mr. Harley right now. Mr.  
6 Harley, so you -- you left. What I said to Mr. O'Brien in  
7 advance of this hearing is, do you or he have any evidence that  
8 Mr. Bernanke has any evidence to offer that's contrary to what  
9 he says in his affidavit that he never -- I am not asking -- I  
10 am not asking you to answer me -- that is to say, I didn't sign  
11 these documents, I am unfamiliar with them, I don't know any of  
12 these people and I never had any dealings with them. I'm going  
13 to ask you to tell me if you have any evidence to the contrary  
14 because if you don't, then it seems to me there's a problem  
15 with making him appear. I just want you to know that now.

16 THE DEFENDANT: If I don't have any evidence of any  
17 -- how did you put it again?

18 THE COURT: Any evidence to the contrary to what he  
19 says in his affidavit.

20 THE DEFENDANT: Right, I understand, okay.

21 MR. BRANDLER: Your Honor, could we just -- on the  
22 Court's ruling excluding the portion that doesn't involve  
23 Harley, could we -- to do that, we need to listen to it to cue  
24 it up -- it's about 30 seconds in the next section that doesn't  
25 include Harley.

1 THE COURT: Okay. Do that after we do this hearing.  
2 We are going to have this thing on the line in no time. If you  
3 can do it four minutes --

4 MR. BRANDLER: No, we will wait.

5 THE COURT: Mr. Chadwick, can you hear me all right?

6 MR. CHADWICK: Yes, Your Honor, I sure can.

7 THE COURT: I am Judge Caputo. We're waiting for one  
8 more person, the -- to come into the courtroom.

9 MR. CHADWICK: Okay.

10 THE COURT: All right. Mr. Chadwick, we're here in  
11 the courtroom in Wilkes-Barre, Pennsylvania, in the midst of a  
12 trial in the case of United States versus Richard Harley.  
13 Present in the courtroom at the moment is Mr. Harley, the  
14 defendant in this case, his counsel, Mr. Joseph O'Brien, and  
15 the United States attorney on the case, Bruce Brandler. We're  
16 going to hear your motion to quash the subpoena of Dr.  
17 Bernanke. You can proceed.

18 I read your papers, and I know your position. And  
19 what I have done ahead of time is I said to Mr. O'Brien and Mr.  
20 Harley that what I was going to ask them if they had any  
21 evidence that would contradict the statements made by Dr.  
22 Bernanke in his declaration. I'm going to ask that question  
23 right now.

24 THE DEFENDANT: Yes, I do, Your Honor.

25 MR. O'BRIEN: Let me speak first. I discussed this

1 issue with Mr. Harley. He informed me the evidence -- I will  
2 put on some background. He knows Mr. -- Mr. Harley knows Dr.  
3 Bernanke's affidavit indicates that Dr. Bernanke according to  
4 the affidavit doesn't know anything about this, doesn't know  
5 anything about the documents, doesn't know anything about any  
6 of the parties and nothing to offer. I presented that to Mr.  
7 Harley. Mr. Harley informed me the evidence he would have to  
8 offer to contradict him with that would be the fact there are  
9 documents with Dr. Bernanke's signature on it. Would you like  
10 to speak to that?

11 THE DEFENDANT: May 31, 2011 at 7:22 a.m., I  
12 forwarded to Mr. Bernanke's office the demand for checks. It  
13 was a Monday that I did this, I believe. And Rita C. Proctor,  
14 assistant to the chairman, sent me a notice on -- background  
15 e-mail acknowledging where she said all three messages to  
16 Chairman Bernanke were received with his name and signatures on  
17 it.

18 THE COURT: What was received?

19 THE DEFENDANT: I sent Mr. Bernanke -- at that time I  
20 sent him the modified extension and safe keeping receipt for  
21 200 B. with Mr. Bernanke's name on it, stamped name.

22 THE COURT: She said what?

23 THE DEFENDANT: She had -- she acknowledged all three  
24 messages to Chairman Bernanke were received.

25 THE COURT: She didn't say with his signature on it.

1           THE DEFENDANT: I understand it, Your Honor. What I  
2 am trying to say he had a chance back in 2011 to come back and  
3 say it wasn't his signature, he never did.

4           THE COURT: Do you have any evidence that the  
5 signatures on the papers that say Ben Bernanke are his  
6 signature?

7           THE DEFENDANT: The only evidence --

8           THE COURT: You can't contradict him when he says I  
9 didn't sign those papers?

10          THE DEFENDANT: The only way I can contradict him --

11          THE COURT: Does it make any sense to bring him in  
12 here to say on the witness stand under oath I didn't sign those  
13 papers?

14          THE DEFENDANT: I would like him on the witness stand  
15 to say that.

16          THE COURT: I know you would. That's not what I  
17 asked you. I asked you, does it make any sense to bring him  
18 here simply to say what he said in his affidavit?

19          THE DEFENDANT: How would I know if he's not here  
20 presently, Your Honor, that, in fact, he's alleging that --  
21 he's alleging that's not his signature.

22          THE COURT: He's not alleging it. He's saying it.

23          THE DEFENDANT: He's saying it. How would I know  
24 that if he's not here on the stand to say it under oath? I  
25 know he's saying it in writing in an affidavit.

1           THE COURT: Your answer to -- my question is, what  
2 evidence do you have -- evidence you sent some papers that  
3 contained his name and he didn't respond and say, oh, that  
4 wasn't my name or I didn't sign --

5           THE DEFENDANT: I sent it twice to her.

6           THE COURT: That's your evidence?

7           THE DEFENDANT: Part of my evidence. I'm saying that  
8 all of the documents that I have in my portfolio on all these  
9 notes you have, safe keeping receipts, you have got the  
10 confidential memos, you have the reserve funds letters. You  
11 have all those documents with Mr. Bernanke's name on it. At  
12 that time it would have been him to say -- come back to me to  
13 say, look, that's not my name, I don't know what you're doing  
14 with these documents even. I sent him an e-mail.

15           THE COURT: He's not obligated to tell you that. I  
16 understand your position. That's your evidence? You don't  
17 have any evidence of anybody, another person who, for example,  
18 saw him sign these papers?

19           THE DEFENDANT: I can say this other people who have  
20 confirmed to me that that was Mr. Bernanke's signature. That's  
21 all I can say.

22           THE COURT: That's not what I asked you. You don't  
23 have any independent evidence, do you?

24           THE DEFENDANT: Sir, a person doesn't have  
25 independent evidence that's not my signature, sir.

1 THE COURT: Mr. O'Brien, any comments?

2 MR. O'BRIEN: No, Your Honor. Thank you.

3 THE COURT: Mr. -- counsel, I will hear you.

4 MR. CHADWICK: Well, Your Honor, with respect to the  
5 facts suggested, I can't speak to that. People send things to  
6 the chairman secretary all the time, and obviously that -- that  
7 has no bearing on whether or not it ever reached him or  
8 certainly has no bearing on whether or not he ever actually  
9 signed it. And Chairman Bernanke declared he never seen the  
10 document. So his secretary would send documents to any number  
11 of a hundred people to manage things, which is the reason why  
12 she received the e-mails at that time.

13 But in terms of the merits of this, Your Honor, I  
14 think, you know -- three quick points, first, Dr. Bernanke  
15 declared in his sworn declaration to the Court he knows nothing  
16 about it, he didn't sign it, it's not his signature on these  
17 documents. He would so testify at trial.

18 So for him to travel from Washington, D. C. to take  
19 the stand to repeat precisely what he said in his declaration  
20 would not make any sense that I can see, and there's no -- no  
21 reason why there's any reason to believe that he would testify  
22 differently. And I think -- we believe this is alone is the  
23 trigger requirement -- that the subpoena would be unreasonable  
24 or oppressive, in other words it would be a complete waste of  
25 time at best and pose a significant burden on Dr. Bernanke

1 without good reason.

2           Second -- and this is important I think, you know,  
3 Dr. Bernanke's testimony would be of no help whatsoever to  
4 defend this case. If he appeared at trial, it would be quite  
5 the contrary. It would only damage his case in the sense that  
6 he will testify he never seen the documents, did not sign them.  
7 And the defendant doesn't have any right to compel testimony  
8 contrary to his interests. Such testimony would not be, quote,  
9 necessary for an adequate defense, end quote, which is Rule 17  
10 standard for compelling testimony at government expense, nor is  
11 it constitutionally required. Quite the contrary, the Supreme  
12 Court indicated any constitutional concerns under the Sixth  
13 Amendment, under the due process clause are dependant upon the  
14 satisfactory showing by the defendant the testimony would be,  
15 quote, both material and favorable to his defense. In that  
16 case, Your Honor, U.S. V. Valenzuela-Bernal, 458 U.S. 58 -- and  
17 there many cases citing that case. Sixth Amendment allows the  
18 defendant compulsory process for a witness, quote, in his  
19 favor, and Dr. Bernanke is not such a witness here. And  
20 finally, I think the third point, Your Honor, even though we  
21 believe it would be unreasonable under Rule 17 for any witness  
22 no matter who they were to be compelled to repeat on the stand  
23 that they know nothing about this, in this case, Dr. Bernanke  
24 is a very senior former government official. There is a body  
25 of case law court officials are subject to compel testimony,

1 quote, in extraordinary circumstances. We cited a few of these  
2 cases in our papers, Your Honor, civil and criminal context.  
3 And the defendant has articulated nothing that would amount to  
4 extraordinary circumstances here in light of Dr. Bernanke's  
5 sworn declaration. And for that reason -- for all those  
6 reasons, Your Honor, we ask the subpoena be quashed.

7 MR. O'BRIEN: I have nothing further. Do you have  
8 anything further?

9 THE DEFENDANT: I have a document here, Your Honor --  
10 I forgot about it -- e-mail I received from a gentleman who  
11 lives in Washington D. C., and he -- I sent him all of my  
12 documents with Mr. Bernanke's signature on it -- on -- let's  
13 see, May 5th, 2014. If I can just read you the one line that  
14 he said after the meeting he had with Mr. Greenspan by the way.

15 THE COURT: Whom did you send it?

16 THE DEFENDANT: A friend of mine in Washington D. C.,  
17 and, in fact, Mr. Greenspan was his mentor at that time. What  
18 he says here, he said that we have confidential -- done our due  
19 diligence on the submitted documents and were able to peel off  
20 the veil of secrecy surrounding them through the highest levels  
21 of the banking and financial authorities, this is good news  
22 that we can confirm and assure you that the instruments are  
23 valid, authentic obligation of the issuer. Now, he received  
24 the document with Mr. Bernanke's name on it, and he says here  
25 they are authentic obligation of the issuer. That's what --



1 THE COURT: You're talking about the notes?

2 THE DEFENDANT: Yes.

3 THE COURT: Mr. Bernanke's name is not on the notes.

4 THE DEFENDANT: They are on the notes -- the S. K.  
5 R.s, safe keeping receipts. Mr. Bernanke's name is all over  
6 that as well as the confidential memos.

7 THE COURT: Not on the notes.

8 THE DEFENDANT: We don't have notes, Your Honor.

9 THE COURT: Those \$500 million notes.

10 THE DEFENDANT: They're checks. No, they were --  
11 they come from the U.S. Treasury Department. We're talking  
12 about the instrument itself. The instrument that states that  
13 these checks have come from the U.S. Treasury Department. The  
14 instruments is what Mr. Bernanke signed off on, not the notes.  
15 You're right, the checks -- I --

16 THE COURT: Okay. So you sent those to him in 2014?

17 THE DEFENDANT: No, I sent these to Mr. Bernanke in  
18 --

19 THE COURT: No, no, not to Bernanke, to --

20 THE DEFENDANT: I sent this to him May 5th, 2014 at  
21 9:40 a.m. And This is what he responded back to me after he  
22 had his meeting.

23 THE COURT: Uh-huh. Well, again -- all right. Mr.  
24 Brandler, do you want to say anything?

25 MR. BRANDLER: No.

1 THE COURT: Anything else?

2 THE DEFENDANT: That's all, Your Honor.

3 THE COURT: My take on this is simple. I don't think  
4 you established to me that he has anything material or  
5 favorable to offer in your behalf. I think that you have a  
6 general right under the Sixth Amendment to confrontation.  
7 However, you need for -- for a subpoena to not be quashed you  
8 need to be able to establish that this person would say  
9 something that would be in this case contrary to what he says  
10 in his subpoena -- in his declaration given that he says, I  
11 know nothing about it, I didn't -- I did not sign these papers,  
12 I don't know these people, I am -- I am going to quash the  
13 subpoena and not require him to be here because I do think that  
14 it is under these circumstances unreasonable and burdensome.

15 THE DEFENDANT: Your Honor, I forgot one important  
16 item -- one important item. I'm sorry. I really beg your --

17 THE COURT: That's okay.

18 THE DEFENDANT: The e-mails that were sent with these  
19 instruments were sent by one of the senior vice presidents of  
20 the Federal Reserve Bank. The e-mails were all sent in J. peg.  
21 J. peg means the actual picture of the instrument . Mr.  
22 McCurdy sent that e-mail out through the rightful owners. I  
23 have all those e-mails. Now, the e-mails he sent out has Mr.  
24 Bernanke's name on it. So I think now after letting the Court  
25 know that, I have established that it came from one of their

1 senior vice presidents on an e-mail sent in J. peg. And like I  
2 said, I have all those e-mails that the instruments were sent  
3 out on with Mr. Bernanke's name on it.

4 THE COURT: Well, that doesn't change my mind. So my  
5 decision is that the -- the subpoena will be quashed. It's on  
6 the record. The record has been made of this hearing and my  
7 decision, and we will move on from there.

8 MR. O'BRIEN: Your Honor, before counsel gets off the  
9 line, can I raise an issue?

10 THE COURT: You can.

11 MR. O'BRIEN: We subpoenaed two individuals from the  
12 Federal Reserve Board, Ben Bernanke -- that's been resolved --  
13 and also Roger Ferguson, I think was an assistant chief of --

14 THE DEFENDANT: Vice chairman.

15 MR. O'BRIEN: The e-mail -- the subpoena to Mr.  
16 Ferguson -- I did some research -- I found out he works for  
17 TIAA-CREF, which is an investment house mainly for private  
18 colleges. And so I sent the United States Marshals Service  
19 subpoena on TIAA-CREF offices in New York. The subpoena was  
20 refused in New York and sent back, and they gave us an address  
21 of TIAA-CREF in Charlotte where they said was the office that  
22 accepted all subpoenas for TIAA-CREF officials. I just learned  
23 yesterday the United States Marshal went to Charlotte, and a  
24 Mr. White who said he was the head of the legal department  
25 refused to accept that subpoena.

1           The issue with Mr. Ferguson is still out there.  
2       Someone is playing a little fast and loose with the Court in  
3       refusing to accept subpoenas either the person at the  
4       headquarters or the person at the designated legal office in  
5       Charlotte. I was wondering if you know anything about it at  
6       this time.

7           MR. CHADWICK: You mean me?

8           MR. O'BRIEN: Yes.

9           MR. CHADWICK: Your Honor, I have no knowledge of  
10      this whatsoever. Last night Mr. O'Brien mentioned there was a  
11      subpoena issued to Mr. Ferguson. I heard nothing about that.  
12      As far as I know, no one from the Reserve has heard anything  
13      about that. If he had -- if he had -- I have no knowledge  
14      certainly about what the marshals have or have not done. If  
15      the subpoena was -- you know, was properly served, then I think  
16      we would -- and, you know, Mr. Ferguson referred it to us we  
17      would represent him here. He would have the option certainly  
18      to obtain counsel. I would imagine that he would -- barring  
19      any factual circumstance I am not aware of that we would  
20      undertake to represent anything he was alleged to have done in  
21      his official capacity while the vice chairman of the Federal  
22      Reserve. But I know nothing about it, Your Honor.

23           THE COURT: All right. Anything else?

24           MR. O'BRIEN: Well, I think, Your Honor, the issue is  
25      whether or not the Court based on what I say is in the record

1 should send the marshal to pick up Mr. Ferguson if he wants to  
2 ignore the dictates of the Court. I think you have to respect  
3 Mr. Bernanke. He was served. He turned it over to counsel.  
4 Counsel filed objections. A hearing was scheduled. This other  
5 gentleman just appears to be ignoring the Court or at least his  
6 company because we sent it to the headquarters of the company.  
7 They said we can't accept legal documents. It's right in the  
8 record. They said contact this gentleman in Charlotte.  
9 Another marshal went down there, and he said, I refuse to  
10 accept this.

11 THE COURT: A marshal confronted him, and he refused  
12 to accept --

13 MR. O'BRIEN: Confronted the person who was the head  
14 of the legal department to whom they were referred. It's all  
15 in the returns.

16 THE COURT: Where is Mr. Ferguson?

17 MR. O'BRIEN: I don't know. He is the chairman of  
18 TIAA-CREF. So we went to his corporate office. His corporate  
19 office said you have to serve in Charlotte. And nobody seems  
20 to want to do anything.

21 THE COURT: All right. Well, there's no need to have  
22 counsel -- he's not involved. He's not involved.

23 MR. O'BRIEN: I maybe he was. If he wants --

24 MR. CHADWICK: I would just -- I don't want to speak  
25 out of turn, Your Honor, if we end up ultimately representing

1 Mr. Ferguson, I can't accept service on his behalf. I am not  
2 authorized to do that. But beyond that, you know, I would  
3 think that he -- the obligation to serve him personally and it  
4 may be understandable that if a corporate representative  
5 wouldn't accept service on an individual not related to his  
6 corporate responsibility --

7 THE COURT: That may be. If Mr. O'Brien was told to  
8 send the marshal there by someone who he couldn't rely on, I --  
9 I am not happy with that. If there is some indication that Mr.  
10 Ferguson may be involving you or involving counsel, I suggest  
11 that that -- that be accelerated because I don't take kindly to  
12 people not accepting subpoenas.

13 MR. CHADWICK: I understand that, Your Honor. Like I  
14 said, we have heard not one word about that here.

15 THE COURT: I understand that. Thanks very much. We  
16 will sign off now.

17 MR. CHADWICK: Thank you, Your Honor. Thank you for  
18 allowing me to participate by telephone. I appreciate that  
19 very much.

20 THE COURT: You're welcome. Now, one last thing  
21 before we go away, we have this afternoon at 4:00 we will have  
22 the motion to quash on McCurdy, Hennessy and Dages. The same  
23 questions will apply that I asked regarding Bernanke. Do you  
24 have any evidence to indicate what they are saying is not true  
25 in their declarations.

1 THE DEFENDANT: What I have, Your Honor --

2 THE COURT: Well, I don't need it now.

3 THE DEFENDANT: I'm sorry.

4 THE COURT: I am giving you a heads up so you have  
5 time to do your research.

6 THE DEFENDANT: Thank you very much.

7 THE COURT: You're welcome. Okay. See you at 1:00.

8 MR. BRANDLER: Over the lunch break, we looked at the  
9 records because Mr. Harley alleged that there was a document  
10 that had criminal on it. He was correct. There is a document  
11 that's 20.6 E., and I will hand it up to the Court. There's  
12 one -- you can see in the caption that says the word criminal.

13 It was admitted into evidence. It probably was up on  
14 the screen as Mr. Harley alleged. I would recommend that  
15 obviously before it goes back to the jury that that word be  
16 redacted out of the document, that as the Court suggested  
17 earlier, give Mr. Harley and his attorney the option of a  
18 cautionary instruction or just leave it the way it is. I  
19 didn't even see it or notice it at the time. I don't know any  
20 jurors noticed it. Obviously, Mr. Harley did, but that's the  
21 document I believe he was referring to.

22 THE COURT: We can do that. Do you want me to give  
23 an instruction to the jury about it?

24 MR. O'BRIEN: It will be redacted when it goes to the  
25 jury. The word will be taken out. Now, you have a choice now

1 to leave it at that or to ask the judge to bring the jury in  
2 and instruct them to ignore it.

3 THE COURT: It's not neither or. I can do both. You  
4 may -- you may -- telling the jury only emphasizes it.

5 THE DEFENDANT: I agree. I agree.

6 THE COURT: But you make the decision. If you want  
7 me to instruct them, I will. If you don't, I won't.

8 MR. O'BRIEN: Your Honor, I think -- I think the  
9 failure to request an instruction constitutes a waiver of the  
10 issue on appeal, I believe.

11 THE COURT: Okay. Fine. That's up to him.

12 THE DEFENDANT: Can I have time to think about it,  
13 Your Honor?

14 THE COURT: Oh, sure. We don't have to do anything  
15 with it now.

16 THE DEFENDANT: Thank you very much.

17 THE COURT: I can certainly do it before the case  
18 goes to the jury.

19 THE DEFENDANT: Right. Thank you.

20 THE COURT: Absolutely.

21 THE DEFENDANT: Thank you so much.

22 (The jury entered the courtroom at this time.)

23 MR. BRANDLER: May we have the tape cued up?

24 THE COURT: Sure. Members of the jury, we are  
25 checking on the weather. Things remain unchanged. Unless



1 between now and whenever there's an indication that -- doesn't  
2 seem to be sticking. In any event, we will keep an eye on it.  
3 Probably go until 4. If there is an indication, we should quit  
4 sooner, okay.

5 MR. BRANDLER: Resume the tape, please.

6 MR. O'BRIEN: Your Honor, are we getting into  
7 something? Seems to me this doesn't --

8 MR. BRANDLER: It's Mr. Pate talking, but -- we can  
9 -- it's just -- it will start right up. Harley is the next  
10 person on the -- I don't know. Can you skip ahead? It's Mr.  
11 Pate talking who -- I don't think that's anything different  
12 than what he said earlier. I have the transcript here.

13 MR. O'BRIEN: No objection.

14 THE COURT: All right.

15 MR. BRANDLER: We will skip ahead in the conversation  
16 that doesn't pertain to Harley. All right.

17 BY MR. BRANDLER:

18 Q. Ms. Davis, that was the second recording on August 19th of  
19 1999?

20 A. Yes, sir.

21 Q. After that recording occurred or maybe during that  
22 recording was occurring, did you and other agents from your  
23 office obtain a search warrant that was executed after that  
24 call was made?

25 A. Yes, Jerry Kelly was in Birmingham getting the search

1 warrant, and it was delivered in Tuscaloosa. We served on Mr.  
2 Pate for the documents that he had on his person after that  
3 interview was over. We let Mr. Pate know we were from the FBI  
4 and the situation we were dealing with, asked him if he would  
5 record phone calls for us with Mr. Harley, and he agreed to.

6 Q. So after you executed the search warrant on Mr. Pate, he  
7 agreed to cooperate?

8 A. He did.

9 Q. And did you make a third recording between Mr. Pate and  
10 Mr. Harley?

11 A. Yes, we did.

12 Q. On the same date, August 19th now later in the evening,  
13 6:30 p.m.?

14 A. Yes.

15 Q. Can I show you 25.7?

16 A. Sure. This is the custody envelope for the recording that  
17 Mr. Pate made for us with Mr. Harley in our office on the  
18 telephone on 8/19/99 in the evening.

19 Q. Okay.

20 MR. BRANDLER: I move introduction of 25.7 and ask it  
21 be played.

22 (Exhibit 25.7 was played for the jury at this time.)

23 BY MR. BRANDLER:

24 Q. That was the evening of August 19, 1999. Was there a  
25 fourth recording of a series of three telephone calls that you

1 made between Mr. Harley and Mr. Pate four days later on August  
2 23rd of 1999 at the FBI office?

3 A. Yes, sir.

4 Q. And I want to show you exhibit 25.11.

5 A. This is the evidence envelope for the recording that was  
6 made August 23, 1999 at the Tuscaloosa resident agency office  
7 with Mr. Harley and Mr. Pate. I'm also on there with the  
8 preamble.

9 MR. BRANDLER: I move admission of 25.11 and ask it  
10 be played.

11 MR. O'BRIEN: No objection.

12 THE COURT: Admitted. I don't know -- did we cover  
13 the preceding one?

14 MR. BRANDLER: I think we did. I offered it, and I  
15 didn't hear any objection. And it was played.

16 THE COURT: I know it was played. But I don't think  
17 I ruled on it. But I didn't hear any objection.

18 MR. O'BRIEN: No, I have no objection.

19 THE COURT: So that will be admitted, too. All  
20 right. I want to make the record clear.

21 MR. O'BRIEN: We were provided the tapes and  
22 transcripts.

23 THE COURT: No, I understand.

24 (Exhibit 25.11 was played for the jury at this time.)

25 BY MR. BRANDLER:

1 Q. Was there a fifth recording August 25th, '99 made between  
2 Mr. Harley and Mr. Pate?

3 A. Yes.

4 Q. And what was the circumstances of that?

5 A. Well, it was one last conversation where they discussed  
6 the fact that the FBI was working with Mr. Pate and --

7 Q. You don't need to characterize. We will listen to it. I  
8 will show you exhibit 25.13.

9 A. Evidence envelope holding the original recording made on  
10 August 25th, 1999. Mr. Pate recorded Mr. Harley. We actually  
11 sent a recorder home with Mr. Pate so he can record if Mr.  
12 Harley called him at home. This was in Carrollton, Alabama.

13 MR. BRANDLER: I will offer 25.13 into evidence and  
14 ask it be played.

15 THE COURT: No objection?

16 MR. O'BRIEN: No objection.

17 THE COURT: Admitted. Proceed.

18 (Exhibit 25.13 was played for the jury at this time.)

19 BY MR. BRANDLER:

20 Q. That was the last recording you obtained in this case of  
21 Mr. Harley?

22 A. Yes.

23 Q. Now, did your investigation continue after those  
24 recordings were made?

25 A. It did.

1 Q. And eventually did you present the case to the United  
2 States Attorney's Office in Alabama for a decision on  
3 prosecution?

4 A. We did.

5 Q. And no charges were filed?

6 A. Correct.

7 Q. That was not your decision?

8 A. That was not my decision.

9 MR. BRANDLER: I have no further questions. And I  
10 move the admission of exhibit 25.10, the initial document she  
11 referred to earlier. I believe all the documents were already  
12 admitted -- tapes were the only other items.

13 THE COURT: Any objection to 25.10?

14 MR. O'BRIEN: May we have a second, Your Honor?

15 THE COURT: Any objection to 25.10?

16 MR. O'BRIEN: No objection.

17 THE COURT: Admitted. What do you need?

18 MR. O'BRIEN: Can we take a couple minutes?

19 THE COURT: Members of the jury, take ten minutes. I  
20 will let you go in about an hour. Come back at 10 after -- I'm  
21 sorry. Come back at five after. Remember not to discuss the  
22 case among yourselves or with anyone else. If anyone tries to  
23 talk to you about it, bring it to my attention. See you back  
24 in ten minutes.

25 CROSS EXAMINATION

1 BY MR. O'BRIEN:

2 Q. Ma'am, do you recall if the United States Attorney issued  
3 a letter indicating there would be no criminal prosecution  
4 arising out of your investigation?

5 A. I'm sure they did. Fifteen years ago, I mean the normal  
6 course of action is they would give us something in writing  
7 indicating there was a declaration.

8 Q. You don't have it with you?

9 A. No, sir. I don't have it on me.

10 MR. O'BRIEN: That's all I have. Thanks.

11 MR. BRANDLER: No questions.

12 THE COURT: All right. You may step down.

13 MR. BRANDLER: Before I call the next witness, there  
14 are certain documents I am going to be introducing. Could we  
15 have 30.1? This is a certified record from the Texas Railroad  
16 Commission dated August 14th of 2012. I'd like to read it into  
17 the record. The Railroad Commission of Texas, the State of  
18 Texas, County, Travis. I, Cathy Way, secretary of the Railroad  
19 Commission of Texas, the commission do hereby certify as the  
20 legal custodian of the records, files and seal of the  
21 commission that a thorough and diligent search of the  
22 commission's computerized P. 5 database performed on August  
23 14th, 2012 by Sheila Weigland, program specialist 3, office of  
24 general counsel division, under my supervision and control  
25 discloses that theirs is no record of any form P. 5

1 organization report on file at the commission for RJH and  
2 Company, RJH and Company, Inc., Enpetro, Inc. or Enpetro, LPC,  
3 Inc. and further there is no entry on the P. 5 officer listing  
4 maintained by the commission for any Richard Harley. Further  
5 approved P. 5 is a prerequisite to engaging in any oil or gas  
6 activity in Texas within the jurisdiction of the commission.  
7 Given under my hand and seal of the Railroad Commission of  
8 Texas this 14th day of August, 2012, signed by Kathy Way,  
9 secretary. I move for 30.1.

10 THE COURT: Any objection?

11 MR. O'BRIEN: No objection.

12 THE COURT: Admitted.

13 MR. BRANDLER: Could we have 29.1? This is a  
14 certified record from the Corporations Section of the State of  
15 Texas Office of Secretary of State. It states as follows: The  
16 undersigned as Secretary of the State of Texas, does hereby  
17 certify that the attached is a true and correct copy of each  
18 document on file in this office as described below. Enpetro,  
19 LPC, Inc., filing number 131463500, articles of corporation,  
20 June 3rd of 1994, tax forfeiture, August 27th, 1996,  
21 miscellaneous, June 4th, 1997, reinstatement including  
22 correspondence, June 20th, 1997, tax forfeiture, February 12th  
23 1999, reinstatement including correspondence, July 13, 1999,  
24 tax forfeiture, March 22nd, 2002. No further entries. In  
25 testimony whereof I have hereunto signed my name officially and

1 caused to be impressed hereon the seal of the state at my  
2 office in Austin Texas on October 11th, 2013, signed by John  
3 Steen, Secretary of State.

4           The next page is the first page of the articles of  
5 incorporation of Enpetro, LPC, Inc., and it's filed in the  
6 office of Secretary of State in Texas June 3rd of 1994.  
7 Article 1 it says the name of the corporation is Enpetro, LPC,  
8 Inc. The third page in where it says article nine, the post  
9 office address of the initial registered office of the  
10 corporation in the State of Texas is 1341 West Mockingbird  
11 Lane, No. 200 East Dallas, Texas and the name of the initial  
12 registered agent of the corporation at such address is William  
13 Trantham, scrolling down, article ten, the number of directors  
14 constituting the initial board of directors of the corporation  
15 is one and the name of the address of the person who is to  
16 serve as a director until the first annual meeting of the  
17 shareholders or until his successor is elected and qualified  
18 are, Stan Dedmon, 12700 Park Central Drive, 1904, Dallas,  
19 Texas, 75251.

20           Then the following page it appears that this document  
21 -- article 11 the name and address of the incorporator is a  
22 person by the name of Amy Hopson, 400 North Saint Paul, number  
23 1025, Dallas, Texas, signed on June 3rd, 1994 by Amy Hopson,  
24 incorporator. Next page, the following the document is on the  
25 letterhead of the State of Texas Secretary of State. It says



1 determination of forfeiture pursuant to Section 171-309, Texas  
2 Tax Code Annotated. Came to be considered on the date shown  
3 hereon, forfeiture of the charter or certificate of authority  
4 of the following corporation; the Secretary of State finds and  
5 determines the following, Enpetro LPC, Inc., charter number  
6 type, R. T. D. B, right to do business, forfeited, certificate,  
7 slash, charter forfeited -- I'm sorry, right to do business  
8 forfeited on November 21, 1995, certificate charter forfeited  
9 on August 27th, 1996.

10           Below that it says that the comptroller of public  
11 accounts has notified this office that said corporation has  
12 filed to fail a current year franchise tax report to establish  
13 the existence of assets from which a judgment for the franchise  
14 taxes, penalties and court costs may be satisfied, that the  
15 comptroller of public accounts has further stated that the said  
16 corporation has failed or refused to revive its right to do  
17 business. It is, therefore, ordered that the charter or  
18 certificate of authority of the above named corporation be and  
19 the name is hereby forfeited without judicial ascertainment and  
20 made null and void and that the proper entry be made upon the  
21 permanent files and records of such corporation to show such  
22 forfeiture as of the date hereof.

23           Going to the two pages in where it says application  
24 for reinstatement. Application for reinstatement and request  
25 to set aside revocation of forfeiture, name of organization,

1 Enpetro, LPC, Inc. And it shows a file stamp of June 20, 1997.  
2 And then it says, whereas the organization named above was  
3 forfeited or the certificate of authority for the organization  
4 was revoked on August 27th, 1996 for failure to pay state  
5 franchise tax, whereas the organization has corrected the  
6 default noted above and has paid all fees, taxes and penalties  
7 due. Now, therefore, the organization hereby applies for  
8 reinstatement of its articles of -- or certificate of authority  
9 and requests that the Secretary of State set aside the  
10 forfeiture or revocation of its articles or certificate of  
11 authority, and it's signed by someone who's the corporate  
12 secretary and treasurer on May 23rd, 1997.

13           Going to the page that's titled at the top Enpetro,  
14 LPC, Inc., dated June 19th, 1997. It's a letter on Enpetro,  
15 LPC, letterhead dated June 19th, 1997 to the Secretary of  
16 State, Corporations Section, in Austin, Texas, re, Enpetro,  
17 LPC, Inc., reinstatement. To whom it may concern, enclosed  
18 please find the reinstatement form for the above corporation,  
19 the fee and additional check of \$10 to cover the expedition of  
20 the processing of the reinstatement today. Thank you in  
21 advance for your prompt attention to this matter, sincerely,  
22 Stan Dedmon. It's dated -- scroll down -- June 20, 1997  
23 received, the Secretary of State's office.

24           Next page. Again, on the letterhead of the Secretary  
25 of State For the State of Texas, determination of forfeiture

1 pursuant to Section 171.309, Texas Tax Code Annotated. Came to  
2 be considered on the date shown hereon, forfeiture of the  
3 charter or certificate of authority of the following  
4 corporation. The Secretary of State finds and determines the  
5 following, corporation name, Enpetro, LPC, Inc., the right to  
6 do business forfeited October 14th, 1998. Certificate charter  
7 forfeited February 12th of 1999. That the comptroller of  
8 public accounts has notified this office that said corporation  
9 has failed to file a current year franchise tax report to  
10 establish the existence of assets from which a judgment for the  
11 franchise taxes, penalties and court costs may be satisfied.  
12 That the comptroller of public accounts has further stated that  
13 the said corporation has failed to refused to revive its right  
14 to do business.

15           It is therefore ordered that the charter or  
16 certificate of authority of the above-named corporation be and  
17 the same is hereby forfeited without judicial ascertainment and  
18 made null and void and that the proper entry be made upon the  
19 permanent files and records of such corporation to show such  
20 forfeiture as of the date hereof. Going to the document that's  
21 titled application for reinstatement and request to set aside  
22 revocation of forfeiture dated July 13th, 1999. Name of  
23 organization, Enpetro, LPC, Inc. Whereas the organization  
24 named above was forfeited on or the certificate of authority  
25 for the organization revoked on February 12th, 1999 for failure

1 to pay state franchise tax or whereas the organization has  
2 corrected the default noted above has paid all fees, taxes and  
3 penalties due, now, therefore, the organization hereby applies  
4 for reinstatement of its articles or certificate of authority  
5 and requests that the Secretary of State set aside the  
6 forfeiture or revocation of its articles or certificate of  
7 authority by Stan Dedmon, president.

8           Last page -- enlarge that. Forfeiture pursuant to  
9 Section 171.309 of the Texas Tax Code of Enpetro, LPC, Inc.  
10 Certificate charter forfeited March 22nd, 2002. The secretary  
11 of State hereby determines and finds the following: The  
12 Secretary of State received certification from the comptroller  
13 of public accounts under section 171.302 of the Texas Tax Code  
14 that there are grounds for forfeiture of the charter or  
15 certificate of authority of the referenced entity.

16           Two, that the entity has not revived its forfeited  
17 corporate privileges within 120 days after the date that the  
18 corporation privilege were forfeited. Three, the comptroller  
19 of public accounts has determined that the entity does not have  
20 assets from which a judgment for any tax, penalty or court  
21 costs imposed under chapter 171 of the code may be satisfied.  
22 It is, therefore, ordered that the charter or certificate of  
23 authority of the referenced entity be forfeited without  
24 judicial ascertainment and that the proper entry be made upon  
25 the permanent files of records of such entity to show such

1 forfeiture as of the date thereof, signed by Gwyn Shea,  
2 Secretary of State. Those are all the records on file  
3 regarding Enpetro, LPC, at the Office of Secretary of State as  
4 of that date.

5           The next document is Exhibit 28.1 A. This is a  
6 certified record from the State of Nevada Office of Secretary  
7 of State. It's AN affidavit of Scott W. Anderson, who is the  
8 deputy secretary for commercial recordings. It states as  
9 follows: I, Scott W. Anderson, after being duly sworn, deposed  
10 and state under the penalty of perjury, I am the Deputy  
11 Secretary of State For Commercial Recordings, and as such I am  
12 the custodian of records for the commercial recordings division  
13 of the Secretary of State's office. To the best of my  
14 knowledge, information and belief, based upon due diligence and  
15 reasonable inquiry, the documents herewith constitute all of  
16 the requested documents and records on file in the Office of  
17 Secretary of State. An employee of the Secretary of State  
18 under my direction has certified said documents.

19           Three, the documents submitted pursuant to this  
20 subpoena to testify at a hearing or trial in a criminal case,  
21 United States District Court for the Middle District of  
22 Pennsylvania, case number 3:CR-12-224 dated October 18th, 2013  
23 due December 2nd, 2013. No. 1, documents on file regarding  
24 Enpetro, Inc., file number C. 10818-1989. The first page --  
25 next page -- is dated November 7th of 2013. It says certified

1 copy, and it states as follows: The undersigned filing officer  
2 hereby certify that the attached copies are true and exact  
3 copies of all requested statements and related subsequent  
4 documentation filed with the Secretary of State's Office  
5 Commercial Recordings Division listed on the attached report.  
6 I will not read all of it. It speaks for itself. The first  
7 entry is articles of incorporation. Going to -- the next page  
8 shows the last entry being annual list. And the next page  
9 after that is the articles of incorporation of Enpetro, Inc.,  
10 in the Office of Secretary of State of the State of Nevada,  
11 December 19th, 1989.

12           The name of the perpetual existence corporation is  
13 Enpetro, Inc. The principal place of business is at 4209 Bruce  
14 Las Vegas, Clark County, Nevada, 89119. Going to the -- about  
15 four pages in, the document that says who the president and  
16 officers of the corporation are -- right there. As of May 1,  
17 1996, it's listed Wayne Skinner is the president, Wayne Skinner  
18 as secretary, Wayne Skinner as the treasurer, Wayne Skinner as  
19 the director, and it appears Wayne Skinner's signature appears  
20 on the bottom as of May 1, 1996.

21           Going to the next one, a list of officers as of March  
22 28th, 1997. Wayne Skinner's name appears again as the only  
23 officer of the corporation. Next page -- next page after that.  
24 As of July 13th 1999, the officers of the corporation appear as  
25 Stan Dedmon, president, William Trantham, secretary, William

1 Trantham, treasurer, Wayne Skinner, director.

2           Going to the officers December 5, 1999, appears Stan  
3 Dedmon listed as president, William Trantham, secretary and  
4 treasurer. Moving ahead -- I don't believe there's any change  
5 in the officers moving ahead. So the last page of this record,  
6 which is dated July 31st, 2013, the bottom right -- filing date  
7 and time it says July 31, 2013. Going to the body it shows  
8 Stan Dedmon as president, William Trantham as secretary and  
9 treasurer and Stan Dedmon as director.

10           28.1 B., certified copy of records from the Office of  
11 the Secretary of State from the State of Texas Corporation  
12 Bureau regarding Enpetro, Inc., it states as follows, the  
13 undersigned as Secretary of State of Texas does hereby certify  
14 that the attached is a true and correct copy of each document  
15 on file in this office as described below. Enpetro, Inc., it  
16 says application for registration including certificate of  
17 filing and acknowledgment letter, tax forfeiture.  
18 Acknowledgment letter dated October 12, 2009 and tax forfeiture  
19 date January 28th, 2011. The document is dated October 11,  
20 2013.

21           Next page. Application for registration of a foreign  
22 for profit corporation, Enpetro. The entity is a foreign for  
23 profit corporation. The name of the entity is Enpetro, Inc.  
24 Going to No. 4, it's incorporated under the laws of Nevada,  
25 United States. And the date of its formation in that

1 jurisdiction is December 19th, 1989. Going to number seven,  
2 the date on which the foreign entity intends to transact  
3 business in Texas or the date on which the foreign entity first  
4 transacted business in Texas is January 5th of 2009. The  
5 principal office address of the corporation is in Carrollton,  
6 Texas. 9 B., the initial registered agent is an individual  
7 resident in the state whose name is Stan Dedmon. Going to the  
8 document titled certificate of filing of Enpetro, Inc., the  
9 undersigned as Secretary of State of Texas, hereby certifies  
10 that an application for registration for the above-named  
11 foreign for profit corporation to transact business in this  
12 state has been received in this office and has been found to  
13 conform to the applicable provisions of law.

14           Accordingly, the undersigned, the Secretary of State,  
15 and by virtue of the authority vested in the Secretary by law,  
16 hereby issues this certificate evidencing the authority of the  
17 entity to transact business in this state from and after the  
18 effective date shown below for the purpose or purposes set  
19 forth in the application under the name of Enpetro, Inc. The  
20 issuance of this certificate does not authorize the use of a  
21 name in this state in violation of the rights of another under  
22 the Federal Trademark Act of 1946, the Texas Trademark Law, the  
23 Assumed Business Or Professional Name Act or the Common Law  
24 dated October 12th, 2009.

25           Going to the last document in this package titled



1 forfeiture pursuant to Section 171.309 of the Texas Tax Code of  
2 Enpetro, Inc., dated January 28th, 2011 as the date the charter  
3 was forfeited. The Secretary of State finds that, one, the  
4 secretary has received certification from the comptroller of  
5 public accounts under Section 171.302 of the Texas Tax Code  
6 indicating that there are grounds for the forfeiture of the  
7 taxable entities charter, certificate or registration, and,  
8 two, the comptroller of public accounts has determined that the  
9 taxable entity has not revived its forfeited privileges within  
10 120 days after the date that the privileges were forfeited.  
11 Therefore, pursuant to Section 171.309 of the Texas Tax Code,  
12 the Secretary of the State hereby forfeits the charter,  
13 certificate or registration of the taxable entity as of the  
14 date noted above and records this notice of forfeiture in the  
15 permanent files and records of the entity.

16           The next document is exhibit 49.1. And it's a  
17 stipulation that's been agreed to by counsel on the document  
18 titled United States of America versus Richard Harley. The  
19 United States of America and the defendant by their counsel  
20 hereby stipulate and agree as follows: The wire transfers of  
21 funds which are the subject of counts one through eight of the  
22 indictment and the e-mails which are the subject of counts nine  
23 through 15 of the indictment traveled in interstate commerce.  
24 We will introduce all those documents in evidence, Your Honor.

25           MR. O'BRIEN: No objection.

1 THE COURT: They'll be admitted.

2 MR. BRANDLER: We will call Vincent Browning to the  
3 stand.

4 VINCENT BROWNING, called as a witness, being duly  
5 sworn, testified as follows:

6 MR. BRANDLER: One moment. I am looking for my  
7 folder for Mr. Browning. I don't see it in the courtroom. I'm  
8 sorry my folder is not here. It has all my paperwork. Can I  
9 take a five minute recess to get my documents?

10 THE COURT: No.

11 MR. BRANDLER: Really?

12 THE COURT: Of course.

13 MR. BRANDLER: I apologize for the delay.

14 DIRECT EXAMINATION

15 BY MR. BRANDLER:

16 Q. Please state your name.

17 A. Vincent Browning.

18 Q. And by whom are you employed?

19 A. I'm a special agent with the FBI.

20 Q. How long have you been with the FBI?

21 A. Over 15 years now.

22 Q. What is your current duty station?

23 A. Scranton resident agency out of the Philadelphia division.

24 Q. In your capacity as an FBI agent, did you have cause to  
25 investigate a case involving the defendant, Mr. Harley?

1 A. Yes, I did.

2 Q. Approximately when did your investigation begin?

3 A. September 2011.

4 Q. And can you tell us what triggered the investigation?

5 A. Yes, Marshall Silverstein approached the U. S. Attorney's  
6 Office. He felt he had been defrauded by Richard Harley. The  
7 U. S. Attorney's Office brought it to the FBI Scranton office.  
8 Mr. Silverstein was interviewed by our supervisor at the time  
9 along with Mr. Brandler, and the decision was made that there  
10 was sufficient cause for us to open an investigation.

11 Q. You were assigned to the case?

12 A. Yes.

13 Q. Did you have cause to interview Mr. Silverstein?

14 A. I did.

15 Q. When did you interview him?

16 A. Around October of 2011.

17 Q. And was Mr. Silverstein's attorney there as well?

18 A. Yes, Mr. Fogerty -- Kevin Fogerty was there as well.

19 Q. Did he turn over a large number of documents to you?

20 A. He did.

21 Q. Were those documents related to his interaction with Mr.  
22 Harley?

23 A. Yes, they were.

24 Q. And can you briefly describe what those documents were  
25 just generically?

1 A. Well, there were communications consisting of fax -- fax  
2 cover sheets, letters of Mr. Harley, there was a copy of oil  
3 production -- oil production promissory note. There were  
4 copies of wire transfer records for moneys that Mr. Silverstein  
5 had sent to Mr. Harley. There was information about various  
6 pieces art work that Mr. Harley claimed to have great value.

7 Q. After taking possession of those documents -- just to put  
8 it into context, at the time you interviewed Mr. Silverstein,  
9 had he obtained a civil judgment against Mr. Harley?

10 A. Yes, he had.

11 Q. You learned during the course of this trial?

12 A. Yes, that's correct.

13 Q. And that judgment was for in excess of a million dollars?

14 A. Yes.

15 Q. Now, based upon Mr. Silverstein's complaint and the  
16 documents, he turned over -- you said you opened an  
17 investigation. What does that mean, when the FBI opens an  
18 investigation?

19 A. Well, when we open an investigation, we typically now have  
20 tools at our disposal to start looking into the case, working  
21 with the U. S. Attorney's Office to, for example, issue  
22 subpoenas. We go out, and we start to interview witnesses,  
23 locating them --

24 Q. Did you do that in this case? Did you obtain records via  
25 grand jury subpoenas?

1 A. Yes.

2 Q. And what type of records did you obtain?

3 A. We obtained bank records. We obtained telephone records,  
4 internet records, records from several accounts, several  
5 accounts from Mr. Harley.

6 Q. Did you get corporate filings such as what I just read  
7 into the record here?

8 A. Yes, we did.

9 Q. And what about the FBI records from Alabama, such as what  
10 we heard from --

11 A. Yes, we obtained -- during the course of the investigation  
12 as time went on, we determined there had been an investigation  
13 in Alabama in around 1999. We obtained a copy of that case  
14 file from the Birmingham office.

15 Q. You said you also interviewed witnesses in connection with  
16 your investigation.

17 A. Yes.

18 Q. You interviewed numerous witnesses?

19 A. Numerous, yes.

20 Q. And what was the purpose of your investigation?

21 A. To determine the scope of what had happened beyond what  
22 was claimed to have happened with Mr. Silverstein to see the  
23 full scope of the activities surrounding the -- Mr. Harley's  
24 contact with Mr. Silverstein and others.

25 Q. So in September, October of 2011 you opened the case.

1 Were you able to obtain records from directly from Mr. Harley?

2 A. Later, yes.

3 Q. And did you obtain a search warrant?

4 A. Yes, we -- in August of 2012, we obtained a search warrant  
5 for Mr. Harley's residence and obtained a voluminous amount of  
6 documents and other evidence from the residence.

7 Q. A little less than a year from the time you opened your  
8 investigation?

9 A. That's correct, yes.

10 Q. Did you participate in the execution of the search  
11 warrant?

12 A. I did.

13 Q. What was the date that the search was conducted?

14 A. August 29th, 2012.

15 Q. And where was the search conducted?

16 A. Mr. Harley's residence.

17 Q. What's the address?

18 A. It was unit 45 A. in the North Slope Three Development,  
19 Shawnee on Delaware, Pennsylvania.

20 Q. And can you describe what that residence looks like?

21 A. Yes.

22 Q. Go ahead.

23 A. It is an attached townhouse, three floors. It's an end  
24 unit with an attached one car garage and three floors. Would  
25 you like me to describe the interior of it?

1 Q. Not yet.

2 A. Okay.

3 Q. What time did you arrive to execute the search warrant?

4 A. Approximately 8:11 a.m.

5 Q. About how many other law enforcement officials were with  
6 you when you arrived at Mr. Harley's residence?

7 A. Including myself there were 12 of us.

8 Q. And were those both FBI and local law enforcement  
9 officials?

10 A. There were six FBI agents, two task force officers, two  
11 FBI employees from our office, non-law enforcement employees  
12 and two computer forensic examiners from our computer lab in  
13 Radnor, Pennsylvania. There was also a uniformed state trooper  
14 in a marked patrol car who arrived to sit in the driveway.

15 Q. And other than that marked car, would there -- certain law  
16 enforcement officers wearing uniforms or identification  
17 identifying themselves as law enforcement officers?

18 A. Yes, we -- all the FBI and others had our -- task force  
19 officers were clearly identified as FBI, FBI either wearing  
20 jackets with FBI or FBI affixed to our --

21 Q. Did you have a copy of the federal search warrant with you  
22 at the time you arrived at the scene?

23 A. Yes, I did.

24 Q. And you were the lead agent during the execution of the  
25 search warrant?

1 A. Yes.

2 Q. Tell us what happened when you arrived.

3 A. When we arrived, we immediately -- what we did what's  
4 called a knock and announce. That basically amounts to  
5 knocking loud. They were pounding on the front door,  
6 announcing ourselves as FBI with a warrant and in the hopes  
7 that the residents -- occupants would open the door. We did  
8 this -- we started pounding on the front door saying FBI with a  
9 warrant. We also had personnel at the rear of -- the structure  
10 had several exits. One was a basement sliding door. And we  
11 had people knocking in the back as well there on the basement  
12 side.

13 Q. How long were you knocking on the doors before you got any  
14 -- did you get any response?

15 A. We never got any response while outside.

16 Q. How long did you knock on the door waiting for a response?

17 A. Five minutes.

18 Q. And you said that was both at the front and rear of the  
19 house?

20 A. Yes.

21 Q. And then what happened next?

22 A. Well, four minutes into it, I placed two telephone calls  
23 to the residence for the number I had going back to the  
24 residence, which was 570-476-7600. That was the phone number I  
25 had for the residence. I made two telephone calls. I made a



1 call to that number. Somebody picked up the telephone, but I  
2 announced myself as FBI with a warrant, requesting the door be  
3 open. And it sounded to me like the phone was just hung up.  
4 It went dead. So I called back again, and it rolled over to a  
5 voicemail. So I left a message saying FBI, I'm outside with a  
6 search warrant, please open the door.

7 Q. Now, you indicated there was a police vehicle -- marked  
8 police vehicle at the scene?

9 A. There was.

10 Q. Where was that located?

11 A. Right in the driveway parked near the front of the  
12 residence.

13 Q. And after you left your voicemail on the second phone  
14 call, what happened next?

15 A. I made the decision after that -- after five minutes to  
16 force entry into the residence.

17 Q. So approximately how long after you had arrived did you  
18 have -- did you wait before you forced entry?

19 A. It was a full five minutes.

20 Q. And what does that mean, forced entry? What did you do?

21 A. We open the door. We use tools. There was two doors.  
22 There was an outer storm door or screen type door. That was  
23 popped open using a crowbar type device and then --

24 Q. Go ahead.

25 A. We broke open -- the next door was a metal -- like a

1 metallic front door, and we use what is called a ram to punch  
2 that door open.

3 Q. Were there any occupants inside the house when you got  
4 inside?

5 A. Yes.

6 Q. Who was inside the house?

7 A. Mr. Harley and his wife.

8 Q. Where were they located?

9 A. Mrs. Harley was located in the upstairs portion of -- it's  
10 a three-story. There was a main floor, upstairs bedroom area  
11 and a basement area as well. Mrs. Harley was upstairs. She  
12 was -- called down to us, and Mr. Harley was in the basement of  
13 the residence and called up to the main floor.

14 Q. Did they come to the main floor, both of them?

15 A. They did.

16 Q. Did you -- did Mr. Harley say anything at that point about  
17 where he was?

18 A. Yes, he did. He said he heard the pounding but -- on his  
19 door -- but was in the bathroom and could not respond.

20 Q. And at that point, did you advise Mr. Harley about the  
21 purpose of your visit?

22 A. Yes.

23 Q. What did you tell him?

24 A. We had a search warrant for the premises.

25 Q. Did you tell him whether or not he was under arrest?

1 A. I told him he was not under arrest.

2 Q. He was not?

3 A. He was not.

4 Q. Did you tell him he was free to leave?

5 A. I told him he was free to leave and he did not have to  
6 stay at the residence.

7 Q. What did he choose to do?

8 A. He chose to stay.

9 Q. The same thing with the wife?

10 A. Yes. We just asked they sit quietly to the side until we  
11 finish clearing the residence just so -- as a matter of safety  
12 continue to look throughout the residence to make sure no one  
13 is hiding that can come out later. So that took some minutes  
14 to complete. During that time I asked they sit quietly off to  
15 the -- on the main floor while we completed that clearing  
16 process.

17 Q. After the clearing process was completed, what happened  
18 next?

19 A. The search got underway.

20 Q. And what does that mean?

21 A. That consists --

22 Q. Explain to the members of the jury how you do these  
23 things. What happens?

24 A. Yes, the first thing we do is take photographs of the --  
25 what we call pre-entry photographs of the residence and

1 determine what areas of the residence we are going to do  
2 ourselves and do the effective search.

3 Q. So now at this point describe the inside.

4 A. Yes, it's -- it's a fairly large townhouse. The square  
5 feet -- perhaps 2,000 square feet or so consists of a main  
6 floor where there's -- as you come in the front door there's --  
7 off to the right is the access to the attached one-car garage.  
8 There's a half bath immediately sort of once you're into the  
9 door. Then as you make a left, there's a kitchen area to the  
10 left, dining room area and separated -- and like I said --  
11 characterize as a living room that is separated -- dining room  
12 and living room were separated by a large fireplace.

13 Q. You mentioned a garage.

14 A. Yes.

15 Q. That was attached?

16 A. Yes.

17 Q. Was there an automobile in the garage?

18 A. There was.

19 Q. What kind of automobile?

20 A. Black Lexus.

21 Q. And did you also search the automobile?

22 A. We did, yes.

23 Q. How long did the search last?

24 A. Until 1:30 approximately.

25 Q. So about five hours?

1 A. Yeah.

2 Q. And what happened during those five hours as far as the  
3 search was occurred? What actually was going on?

4 A. We were searching for -- excuse me -- the search  
5 participants were looking for items that were delineated on the  
6 attachment to the search warrant.

7 Q. And were there voluminous records to go through at the  
8 house?

9 A. Yes, there were boxes of boxes of paperwork.

10 Q. How many boxes of paperwork did you end up removing from  
11 the home?

12 A. Approximately 12.

13 Q. And in addition to -- were those paper documents you're  
14 talking about?

15 A. In addition to paper -- yes, the predominant volume was  
16 paper documents, but there were also -- also computers.

17 Q. Let's talk about that, digital -- we will call that the  
18 digital evidence.

19 A. Yes.

20 Q. What digital evidence did you seize?

21 A. We seized -- well, I will say seized. We seized some  
22 digital items, and others were copied by the computer examiners  
23 on scene and left there.

24 Q. Why don't you go through it item by item?

25 A. Okay.

1 Q. You can -- if you need notes to refresh --

2 A. I have notes that would be helpful if I can refer to just  
3 to be accurate as to what we took. There was a Hewlett Packard  
4 desktop computer in an upstairs office or -- looked like a  
5 bedroom converted to an office. That was -- that was --  
6 clearly had been used -- was being used. That was copied.

7 We had forensic personnel copy that computer, not remove  
8 the hard drive from it -- use a hardware device to do a copy of  
9 the drive. Also there's -- the upstairs consisted of --

10 MR. O'BRIEN: Your Honor, just for the record, if  
11 he's going to read from a list --

12 THE WITNESS: I am not reading from it --

13 MR. O'BRIEN: That's not a problem. It should be  
14 established his past recollection recorded he made a list of  
15 what he took and that's fine. For purpose of the record, I  
16 want to be clear. He's not -- doesn't appear to be refreshing  
17 his recollection from it so -- it's not clear how he's using  
18 the list.

19 THE COURT: How are you using the list? Are you able  
20 to --

21 THE WITNESS: I remember. It's just -- I want to be  
22 accurate in the description of the items that we took.

23 THE COURT: Okay. But that is your own list?

24 THE WITNESS: Creation, yes.

25 THE COURT: Without looking at the list, you can't

1 recite exactly what you did?

2 THE WITNESS: No, I can.

3 THE COURT: Exactly each item that you --

4 THE WITNESS: Well, to be completely accurate.

5 THE COURT: Yeah, that's the point Mr. O'Brien is  
6 making. It's -- either you can refresh your recollection by  
7 looking at and put it down, but you probably have to keep doing  
8 that or that is your recollection.

9 THE WITNESS: Well, it is, yes.

10 THE COURT: It's past recollection recorded. If  
11 that's the case, you can look at it and talk from it.

12 THE WITNESS: It is past recollection.

13 THE COURT: So that's what we will do.

14 MR. O'BRIEN: Your Honor, just -- I think it should  
15 be marked as an exhibit.

16 MR. BRANDLER: Inventory.

17 MR. O'BRIEN: Should be an exhibit if it's --

18 THE COURT: Sure. But I suspect he's going to put  
19 that in anyway.

20 BY MR. BRANDLER:

21 Q. Are you referring to the inventory that was filed as part  
22 of your return?

23 A. This is just notes or a spreadsheet I created.

24 Q. Let me show you this document. Maybe this will be better.  
25 What is a search warrant inventory?

1 A. It's returned to the Court when we file -- when the  
2 warrant was returned to the Court, we provide an inventory of  
3 what we seized.

4 Q. And see if you can identify that document see if that's  
5 the inventory.

6 A. Yes, this is the inventory I created.

7 Q. Does it have a date stamp it was filed?

8 A. Yeah, September 11th -- looks like -- 2012, yeah.

9 Q. Let me have it. Thank you.

10 MR. BRANDLER: Do you have an objection if we just go  
11 through --

12 MR. O'BRIEN: Can I see it?

13 MR. BRANDLER: Yeah. Let's mark this -- what's the  
14 next number? Let's make it 50.1.

15 BY MR. BRANDLER:

16 Q. Is this the inventory you filed from the search in this  
17 case?

18 A. Yes.

19 Q. It states the date and time the warrant was executed?

20 A. Yes.

21 Q. What was the date and time indicated?

22 A. August 29, 2012 at 8:16 a.m.

23 Q. This is a copy of the actual federal search warrant as you  
24 executed that day?

25 A. Yes, it is.



1 Q. And attachment A. to that search warrant is a description  
2 of the location?

3 A. That's the description of the -- yes, the location.

4 Q. Where you searched?

5 A. Yes, including the car.

6 Q. Attachment B. was the list of items you were authorized to  
7 search for?

8 A. That's correct.

9 Q. And it lists various things relating to your investigation  
10 after speaking to Mr. Silverstein and what other records you  
11 were looking at?

12 A. Yes.

13 Q. And is this the portion what is known as the inventory  
14 list of the items seized?

15 A. Yes.

16 Q. You put this list together?

17 A. I did.

18 Q. Let's go through the digital items. There are nine items.  
19 What do you have listed?

20 A. There was a Seagate hard disk drive that contains a copy  
21 of a Hewlett Packard desktop computer. So that was the  
22 computer that was copied from the upstairs, and what we left  
23 with is that data on one of our hard drives, which is a Seagate  
24 hard drive.

25 Q. You left the computer and made a copy of the hard drive?

1 A. Right, what we were seizing is data essentially. So we  
2 are walking out with a hard drive that contains an image of the  
3 computer.

4 Q. Number two.

5 A. Seagate hard drive that contains a copy of an H. P. laptop  
6 computer. That computer was located in the upstairs -- there  
7 was a loft -- as you come up the stairs to the right there was  
8 a living area or a loft, T.V. watching area. That's where the  
9 laptop was located. That was also copied by the forensic  
10 personnel. So we walked out with a Seagate hard drive that  
11 contained a copy of that laptop computer.

12 Q. All right.

13 A. There was a blackberry Torch cell phone. That was also  
14 located in the loft area on a table next to the chair -- a  
15 reclining chair there. We seized that item. It did contain an  
16 S. D. card and a SIM card inside of it.

17 Q. Not everyone knows what an S. D. card is and SIM card.  
18 Explain that.

19 A. Well, the S. D. card is just -- the small card -- media  
20 card inside the phone where you can save data, pictures, you  
21 know, various information. And the S. D. card is what allows  
22 the phone to communicate with a cell phone provider.

23 Q. No. 4?

24 A. Four gigabyte flash drive seized. And that was the four  
25 gig drive -- I have to refer to my note here -- that was in the

1 upstairs living area.

2 Q. All right.

3 A. There was a Verizon U.S.B. device that was seized. That  
4 was -- didn't contain any data.

5 Q. What does that mean, Verizon --

6 A. Looked like a U.S.B. thumb drive. But it turned out it  
7 was a wireless -- U.S.B. wireless device. It didn't have data.

8 Q. No. 6?

9 A. SanDisk card reader containing eight gigabyte SanDisk  
10 micro S. D. card.

11 Q. What does that mean, SanDisk card reader?

12 A. That one was also the upstairs loft living area. What it  
13 is the little tiny micro S. D. cards typically have a -- reader  
14 is a bad choice -- but an adaptor you can put them into to  
15 allow them to fit into a standard S. D. card reader. So that's  
16 what that was. There was a micro S. D. card inside of a larger  
17 shell.

18 Q. Is it a device so you can read data that's on another  
19 device?

20 A. It allows you to read the data on the micro S. D. card.

21 Q. All right. No. 7?

22 A. Two gigabyte U.S.B. flash drive. That was found in a  
23 brief case in the basement.

24 Q. Eight?

25 A. There was a Western Digital hard drive taken from a Dell

1 desktop tower. That was located -- there was a disconnected  
2 computer in the garage on the floor. We chose to just --  
3 rather than take the whole computer case in that instance, we  
4 just took the hard drive out of it. That is also a technique  
5 that the computer forensic personnel will do for clearly older  
6 machines that are off to the side, and they take the hard drive  
7 out of it. So that's what we did.

8 Q. No. 9?

9 A. There was a disconnected N. E. C. desktop computer in the  
10 upstairs office area. That was not connected. It was  
11 disconnected off to the side. That was just seized in total.

12 Q. So that's the digital evidence, electronic evidence?

13 A. Yes.

14 Q. Now, you have another category here of --

15 THE COURT: Before we move on, we're going to adjourn  
16 since you're at another topic. We will adjourn for the day,  
17 members of the jury. Remember not to discuss the case among  
18 yourselves or anyone else. Should anyone talk to you about it,  
19 bring it to my attention. Don't expose yourself to any media  
20 about this case. I don't know there will be any. I haven't  
21 noticed.

22 The reason for that is you're to simply decide this  
23 case on what you see and hear in this courtroom. We will start  
24 court tomorrow at ten because we have -- I have a proceeding at  
25 nine tomorrow here, which -- ten will be perfect. We'll keep

1 an eye on the weather. Same thing, if anything -- there  
2 doesn't appear anything predicted. But then again, there was a  
3 lot predicted and nothing happened. So maybe the reverse will  
4 happen. In any event, you know the telephone number and what  
5 to do. So enjoy your evening. We will see you tomorrow  
6 morning at 10.

7 (The jury was dismissed at this time.)

8 MR. BRANDLER: I know we have that motion. But  
9 scheduling purposes, I just want to go -- I advised counsel I  
10 think we will be resting our case tomorrow after Mr. Browning  
11 finishes his testimony. I would expect it will go the entire  
12 morning, and then we will be resting probably. They will start  
13 sometime in the afternoon. I just want to put the Court on  
14 notice of that for its own purposes.

15 THE COURT: Okay. Mr. O'Brien, do you hear that?

16 MR. O'BRIEN: I'm sorry, Your Honor?

17 THE COURT: Mr. Brandler said this is his last  
18 witness, he will be resting after this witness --

19 MR. O'BRIEN: He told me, Your Honor.

20 THE COURT: Probably be early afternoon. Okay?

21 MR. O'BRIEN: Yep.

22 THE COURT: Okay. So we will proceed. Mr. Durkin.  
23 Daniel Kuhn? Hi, Mr. Kuhn, Judge Caputo here in Wilkes-Barre.  
24 Presently I have Mr. Durkin here, who is your co-counsel. Also  
25 I have Mr. O'Brien who represents Mr. Harley, Mr. Harley, who

1 is the defendant in this case, and Mr. Brandler, who is the  
2 assistant United States Attorney prosecuting the case.

3 MR. KUHN: Hello, Your Honor. Thank you for allowing  
4 me to appear telephonically on this.

5 THE COURT: Okay. Now, who will put their oar in the  
6 water?

7 MR. DURKIN: I think I can start. Larry Durkin on  
8 behalf of the Federal Reserve Bank of New York. And I along  
9 with my co-counsel filed two motions to quash subpoenas that  
10 were issued to both current employees of the Federal Reserve  
11 Bank of New York as well as a former employee of the Federal  
12 Reserve Bank of New York. Before I came up, I did have  
13 occasion to speak with Mr. O'Brien.

14 He asked if we could proceed on the -- the Hennessy  
15 and Dages motion first -- so I think we were going to proceed  
16 that way. I also have a petition for the pro hac vice  
17 admission of Mr. Kuhn, which I completed, and I will hand it up  
18 to the Court. And I think with that, I was going to ask if Mr.  
19 Kuhn could go ahead and do the substantive argument on the  
20 motion.

21 THE COURT: Yes.

22 MR. KUHN: Thank you, Your Honor. Yeah, I suppose I  
23 can handle the Hennessy and Dages subpoenas separately although  
24 the arguments are pretty much the same for all the subpoenaed  
25 individuals.

1 THE COURT: All right.

2 MR. KUHN: So I should note at the outset that we do  
3 not have or -- I don't believe we have been served -- we  
4 certainly don't have in our possession the Hennessy subpoena.  
5 So we think that's a valid reason why he would not appear, but  
6 I am going to proceed as if we do have it because I think we  
7 know what it looks like and we expressed our willingness to  
8 accept service of the subpoena.

9 THE COURT: All right.

10 MR. KUHN: So the standard here is whether the  
11 subpoenaed individuals would offer material evidence that is  
12 favorable to Mr. Harley. The memorandum makes clear that in  
13 each of the instances -- but particularly with regard to Mr.  
14 Hennessy and Mr. Dages for purposes of arguing them first, they  
15 don't have any substantive knowledge of the documents. They  
16 did not create the documents. They did not sign the documents.

17 The documents did not in any way, shape or form come  
18 from them. For all intents and purposes, their only  
19 involvement is by happenstance. Somebody out there happened to  
20 use their names and put their names on the documents and put a  
21 signature on the documents that's not even theirs. So the --  
22 you know, there's really not much more to it. I think their  
23 affidavits say that much. I don't think they can say any more  
24 than that at trial, and those facts -- or what they can speak  
25 to is because they have no personal knowledge of what's at

1 issue in these documents, they would not -- their testimony  
2 would not be material nor favorable to Mr. Harley. They'd  
3 perhaps be detrimental to him, but I will leave that to the  
4 attorneys there.

5 But I don't think there's -- I think that's  
6 sufficient grounds for -- to quash. I would also say the  
7 argument is the same for Mr. McCurdy, but I will be happy to  
8 repeat it.

9 THE COURT: Let me say that, No. 1, I do have an  
10 affidavit regarding Mr. Dages. I don't have anything regarding  
11 Mr. Hennessy. You make a representation to me regarding facts  
12 that Mr. Hennessy would stand behind. But frankly, I have no  
13 comfort of an affidavit as I do with Mr. Dages. I am not so  
14 sure it's a good idea to proceed with a motion to quash on Mr.  
15 Hennessy on -- I will call it a deficient record.

16 MR. KUHN: That is some sort of error somewhere along  
17 the line because I see on the document that's filed -- E. C. F.  
18 document 131 the attachment to my declaration has Mr.  
19 Hennessy's affidavit on it.

20 THE COURT: Wait a minute. You're absolutely right.  
21 I do have it.

22 MR. KUHN: That's good to hear actually.

23 THE COURT: It got by me. My apologies.

24 MR. KUHN: No, I am glad to hear you have it.

25 THE COURT: I have it. Let me look at it here. I



1 must have looked at it before -- oh, okay. Okay. It does  
2 essentially track Mr. Dages' affidavit.

3 MR. KUHN: Yes, there may be one additional paragraph  
4 in there because of the description of his position.

5 THE COURT: Yes.

6 THE WITNESS: At New York Fed.

7 THE COURT: All right. I do have it. Mr. Durkin, do  
8 you want to say something?

9 MR. DURKIN: No.

10 THE COURT: Mr. O'Brien?

11 MR. O'BRIEN: Well, I think Mr. Harley would like to  
12 respond.

13 THE COURT: Well, okay. Mr. Harley, I'm going to ask  
14 you the same question I asked you regarding Dr. Bernanke. Do  
15 you have any independent evidence that -- that these gentlemen  
16 signed these documents when they say they did not in an  
17 affidavit? Moreover, they say they don't really know anything  
18 about any of this in their affidavits. Now, do you have  
19 anything other than you would like to hear them say that here  
20 that would indicate that those statements are not so?

21 THE DEFENDANT: I realized one thing, Your Honor.  
22 When I was looking at the documents again, it appears to me  
23 they are not actual signatures, they are stamped signatures,  
24 which means that, yes, they didn't sign this particular  
25 document. It was stamped just like the seals and things were

1 stamped. That's one thing. Now, as far as Mr. Dages and Mr.  
2 Hennessy and Mr. McCurdy, Mr. --

3 THE COURT: I am not talking about McCurdy now.

4 THE DEFENDANT: I'm sorry.

5 THE COURT: Just talking Mr. Hennessy and Mr. Dages.

6 THE DEFENDANT: Mr. Dages and Mr. Hennessy both sent  
7 e-mails to -- not e-mails -- but documents to Joseph Teo Hui  
8 Kiat, and they have his name on those documents. They stamped  
9 them with the -- what I call the signature stamp.

10 THE COURT: They both say those signatures stamped or  
11 otherwise don't resemble their own signatures. That's what  
12 they say in their affidavit.

13 THE DEFENDANT: I would like to get an expert in here  
14 to decide that. That's what I would like to do then because --

15 THE COURT: Have you had these examined by an expert?

16 THE DEFENDANT: No, I have not.

17 THE COURT: Okay. That's where we are right now in  
18 this proceeding.

19 THE DEFENDANT: I would like to have that done  
20 though.

21 THE COURT: There's not time to do that. Okay. So  
22 do you have any other evidence that what they say is not so?

23 THE DEFENDANT: I can't prove it otherwise unless I  
24 have a handwritten --

25 THE COURT: You can't prove it with an expert either

1 that you know of.

2 THE DEFENDANT: All I know is I got the documents the  
3 same as -- as some of the other documents --

4 THE COURT: And so did they. They can conclude they  
5 are not theirs. Anything else, Mr. Durkin?

6 MR. DURKIN: No, Your Honor.

7 MR. KUHN: Your Honor, very quickly, of course, the  
8 signature -- definition of a signature includes stamping with  
9 an image. Importantly these images do their resemble their  
10 signatures.

11 THE COURT: That's what their affidavit is saying.  
12 All I'm suggesting is there any evidence to the contrary. The  
13 response I got is I need an expert to determine that. And  
14 that's not in the cards at the moment. So as far as Mr. Dages  
15 and Mr. Hennessy are concerned, their subpoenas will be  
16 quashed. There's no evidence that their testimony certainly  
17 would be -- there's no evidence their testimony would be  
18 favorable, and there's no indication at all that given their  
19 statements about the validity of their signatures whether  
20 facsimile or otherwise are relevant in an unfavorable way. So  
21 consequently, I am quashing their subpoenas. Let's turn to Mr.  
22 McCurdy.

23 MR. O'BRIEN: I will ask Mr. Brandler to --

24 MR. KUHN: Your Honor, so I am not going to reargue  
25 the --

1 THE COURT: Just a minute. Just a minute.

2 MR. KUHN: Oh, sure.

3 MR. BRANDLER: He asked me to leave. I think for the  
4 benefit -- I will abide by Mr. O'Brien's wishes and step out  
5 for the record.

6 MR. O'BRIEN: And the FBI agents. I ask we clear the  
7 courtroom of witnesses.

8 MR. BRANDLER: Well, Mr. Silverstein, I think he's in  
9 a different situation. He has a right under the rules to be  
10 here for any public proceeding. I will represent to the Court  
11 I am not going to speak to Mr. Silverstein about what  
12 transpires here. And I think Mr. Silverstein is here hearing  
13 that. I think he has a right under Rule 60 to be here.

14 THE COURT: I don't know that he has a right to hear  
15 a confidential communication between lawyer and client or  
16 client and lawyer. Now, we can deal with this at sidebar. I  
17 mean, I don't want to inconvenience him, but I am not going to  
18 -- I will not air out such communications in open court.

19 MR. BRANDLER: I will leave and -- take Mr. O'Brien's  
20 advice and leave. If there's a privileged communication, I  
21 agree with Your Honor, Mr. Silverstein doesn't have a right to  
22 do that. But I don't know that there is a privilege  
23 communication.

24 THE COURT: I don't either.

25 MR. BRANDLER: They are going to leave. It is a moot

1 point.

2 THE COURT: That's good. Mr. McCurdy, Mr. Kuhn?

3 MR. KUHN: Yes, thank you, Your Honor. So I -- like  
4 I was saying, it's the same standard again as to whether Mr.  
5 McCurdy could offer material and favorable testimony. And in  
6 this instance we're talking, I think, about four e-mails, maybe  
7 five -- and a separate document that appears -- I think the  
8 April 2010 document that he supposedly -- allegedly signed.

9 With regard to that document, again, it's not his  
10 signature. And moreover, it was purportedly signed in April  
11 2010 after he retired from the New York Fed. So that's a very  
12 similar issue to the ones concerning Mr. Hennessy and Mr.  
13 Dages. All of the other documents are e-mails that supposedly  
14 came from a Chris -- Chrismccurdy64@aol.com as Mr. McCurdy says  
15 in his affidavit that's not his personal e-mail address. That  
16 e-mail address -- it's not an e-mail he created or ever used  
17 and it's unfamiliar to him. You don't need to -- anyone can  
18 create an e-mail address with any name on it.

19 You don't have to authenticate it or prove that it's  
20 you. So it appears somebody created that out there and sent  
21 the documents from that e-mail address, but it was not Mr.  
22 McCurdy as his affidavit makes clear. So there again we have  
23 somebody who has no knowledge of the underlying documents and  
24 they certainly did not create them, sign them or send them  
25 using Mr. McCurdy's e-mail address.

1 THE COURT: All right.

2 THE DEFENDANT: Your Honor, I have an e-mail here Mr.  
3 McCurdy's name on it, time it was sent out, who it was sent to.  
4 And that person sent it to someone else, and it ended up with  
5 me. Now, I had a friend of mine search the e-mail address. He  
6 came back -- I wish I had the information with me -- but here's  
7 what he came back with. Please take my word for this. This is  
8 the truth.

9 THE COURT: Go ahead.

10 THE DEFENDANT: He came back, gave me Mr. McCurdy's  
11 address, where he lives, how many children he has and his phone  
12 number. Mr. McCurdy, Ridgedale, New Jersey; is that not  
13 correct?

14 THE COURT: So what?

15 THE DEFENDANT: Pardon me?

16 THE COURT: So what?

17 THE DEFENDANT: That is what I am saying came back  
18 with this e-mail. He took this e-mail address and got all that  
19 information for me.

20 THE COURT: So you're saying that Mr. McCurdy's  
21 statement that that's not his e-mail is not true?

22 THE DEFENDANT: It is -- that is --

23 THE COURT: Do you have any evidence of that?

24 THE DEFENDANT: Well, I didn't bring it with me  
25 unfortunately. I can get it for you. That's what I am saying.

1 You see, Your Honor --

2 THE COURT: Now is the time.

3 THE DEFENDANT: I didn't know you were having this  
4 hearing today, Your Honor. I didn't know. Nobody told me.

5 THE COURT: All right.

6 THE DEFENDANT: Had I known that, I would have  
7 brought that with me.

8 THE COURT: What evidence do you have?

9 THE DEFENDANT: I have the e-mails here.

10 THE COURT: No. What evidence do you have that you  
11 would have brought with you?

12 THE DEFENDANT: That I would have brought with me?

13 THE COURT: Yeah.

14 THE DEFENDANT: Oh, the gentleman who did this for me  
15 checked his e-mail address out for me and came back with his  
16 information on it, where he lives, everything and his phone  
17 number and how many children he has, everything. And I'm just  
18 saying it all -- e-mail is like a fingerprint once you been --  
19 once you --

20 THE COURT: I don't want a lecture about that. I  
21 just want you to tell me what evidence you have. Now, if I put  
22 somebody's name -- I make up an e-mail address, and I put  
23 someone's name out for the investigation, I'm sure all I have  
24 to do is match the name and they can give me that information.

25 THE DEFENDANT: That's true. That's true.

1 THE COURT: That doesn't make it his e-mail address.

2 THE DEFENDANT: In other words, if I take your e-mail  
3 and I have someone look up the I. P. address -- that's what it  
4 is called -- I. P. address and it comes back with all your  
5 information, where you live and everything else because again  
6 an e-mail they say is like a fingerprint. They were doing that  
7 in the bridge -- they call that the Bridge Gate thing with  
8 Christie and them. They were looking at all the e-mails for  
9 evidence. E-mails is evidence.

10 THE COURT: They take e-mail when they take it off  
11 the computer. Listen, so you have some evidence that you can  
12 deliver here tomorrow?

13 THE DEFENDANT: Yes.

14 THE COURT: Okay. What else do you have?

15 THE DEFENDANT: I have the documentation. In other  
16 words when the e-mails went out, Your Honor, he lists in J. peg  
17 -- he sent them out in J. peg. He lists all the instruments  
18 that went out with this e-mail. They are listed on this  
19 e-mail. I am looking at it right now. That's evidence. I  
20 have -- I have the documentation right behind it.

21 THE COURT: That's evidence of what?

22 THE DEFENDANT: Evidence -- he's saying that with  
23 this e-mail he's sending out S. K. R., Joseph Teo Hui Kiat for  
24 -- 1 J. peg, same thing, 2 J. peg and then other one that says  
25 4 J. peg, 5 J. peg, 6 J. peg -- in other words, six different



1 pieces of paper that went out with this e-mail. I have them  
2 right here behind it. They all match up.

3 THE COURT: Same e-mail address?

4 THE DEFENDANT: Same e-mail address.

5 THE COURT: Right. So you're saying that -- who did  
6 he send this to?

7 THE DEFENDANT: Joseph Teo Hui Kiat.

8 THE COURT: He says he's not familiar with him.

9 THE DEFENDANT: He may say that, Your Honor, but  
10 that's not true.

11 THE COURT: The evidence you offer for that is that  
12 e-mail?

13 THE DEFENDANT: Yes, yes.

14 THE COURT: What else do you have?

15 THE DEFENDANT: I said -- I thought the e-mail is --  
16 is the most important thing because, again it's not --

17 THE COURT: The man says that he's -- that's not his  
18 e-mail address, he didn't create it and he's never used it.  
19 That's what he said. So you're going to produce evidence that  
20 disproves that?

21 THE DEFENDANT: I thought I did with the e-mail.  
22 He's saying --

23 THE COURT: No, wait a second. You told me you had  
24 some search that was done, okay. Fine. Then you either  
25 produce the search which, I will give you until tomorrow to do

1 it. But what you're telling me now, that's just compounding  
2 perhaps a mistake. That doesn't -- that's not evidence. If  
3 that's all of the evidence that you have, that's not going to  
4 carry the day. He says, that's not my e-mail and I never used  
5 it, moreover, I am not familiar with Mr. Kiat.

6 THE DEFENDANT: I understand that, Your Honor. I  
7 understand that.

8 THE COURT: Okay. All right. Anything else?

9 MR. O'BRIEN: Your Honor, may I jump in here, just  
10 one point? The e-mails that Mr. Harley has been referring to  
11 are part of this record. They have been admitted into the  
12 record. They have been admitted into evidence, identified and  
13 admitted as part one of the government's exhibits. And there  
14 was testimony from -- from a government witness that -- from  
15 the first gentleman, the gentleman from Atlanta, he -- on cross  
16 examination begrudgingly perhaps but he did admit these e-mails  
17 could be construed as evidence that Mr. McCurdy did send these  
18 -- the checks in issue in this case to Mr. Harley. So -- I  
19 advised Mr. Harley that I didn't think Mr. McCurdy was a  
20 central witness because we already had that in here. If his  
21 affidavit says I didn't do it, it will be harmful evidence.

22 THE COURT: Well, all right. That's between you and  
23 he.

24 MR. O'BRIEN: I want to make a point on that because  
25 that's --

1 THE COURT: Between you and he. Anything else?

2 MR. KUHN: No, Your Honor. I'm sorry that there is  
3 evidence potentially available that, I mean, I can't argue  
4 against it in the abstract. You point about how you can  
5 connect a name to an e-mail address and just -- you know, then  
6 find whatever -- whatever information you can about that name  
7 is the point on that to be made. But if this has to wait  
8 another day, it's unfortunate.

9 THE COURT: I don't think there's any other choice.  
10 We're going to wait another day. We will give Mr. Harley an  
11 opportunity to indicate what I've asked for, which is  
12 independent evidence that the statements that Mr. McCurdy makes  
13 aren't so -- or at least that there could be a legitimate  
14 dispute about it. We'll just wait to see what his evidence  
15 demonstrates. I will -- I will review it when he comes in. I  
16 will call Mr. Durkin, and we will call your office if we need a  
17 further hearing.

18 We will probably do it anyway, whichever way it goes  
19 at some time during tomorrow. Are you available tomorrow?

20 MR. KUHN: I believe I am -- just a moment, please.  
21 Yes, I am available. So I can be pretty flexible.

22 MR. DURKIN: Yes, Your Honor.

23 THE COURT: I will take it under advisement, and we  
24 will try to do this in the morning. It will be sometime after  
25 11.

1 MR. KUHN: Mr. McCurdy will not plan on appearing  
2 tomorrow?

3 THE COURT: No.

4 MR. DURKIN: Your Honor, if I can have one moment.  
5 As I am standing here, I was watching the presentation. I can  
6 see the e-mail that my client included in its -- its documents,  
7 and I see the one that's being referred to where it's -- you  
8 know, from a S. K. R., Joseph Teo Hui Kiat -- there's a list of  
9 attachments on it that the gentleman was referring to. He has  
10 the attachments. We do not have the attachments.

11 I don't know enough about this case to know whether  
12 that matters. But if he has the attachments in his packet of  
13 documents right here, we do not have them in our packet. I  
14 don't think we were ever given the attachments, so it might be  
15 -- I guess I would say it would be helpful if we had the  
16 attachments that he's referring to. He has additional  
17 documents that are not here from --

18 THE COURT: I hear you, but I don't know what it  
19 means.

20 MR. DURKIN: I am not sure either.

21 THE COURT: Are those available for him?

22 MR. O'BRIEN: What I sent to counsel of New York was  
23 the documents that had been admitted in Court. They didn't  
24 have the attachments.

25 MR. DURKIN: I --

1 MR. KUHN: I don't think it changes the overall  
2 analysis much, although I -- a complete record is always good  
3 to take Mr. Durkin's point. I don't think it changes our  
4 analysis very much.

5 THE COURT: All right. Thanks, Mr. Kuhn. Sorry for  
6 the delay. That's the way it has to be, and we'll talk to you  
7 tomorrow.

8 MR. KUHN: Understood, Your Honor. Did you indicate  
9 a preference for time?

10 THE COURT: I said sometime after 11 -- it will be  
11 between 11 and 12:30. I will try to narrow it. That's the  
12 best I can do. Thank you.

13 MR. O'BRIEN: Can I have one more -- Richard, stay  
14 here, please. Can I address two other issues at this time?

15 THE COURT: Sure. Do you need Mr. Brandler?

16 MR. O'BRIEN: No, I don't. Issue No. 1 involves the  
17 question of the reference on the exhibit to the fact that the  
18 judgment entered against Mr. Harley arose out of a criminal  
19 matter, I believe the Court said to Mr. Harley the Court would  
20 instruct the jury -- give a cautioning instruction and instruct  
21 the jury not to -- not to consider that.

22 I've advised Mr. Harley that he should make up his  
23 mind as to whether he wants a cautionary instruction before the  
24 case goes out to the jury.

25 THE DEFENDANT: He told me that before he -- yeah,

1 before the jury went out that he told me -- I have until that  
2 point I thought.

3 THE COURT: Yeah. There's no need -- there's no need  
4 -- the only thing I will say you may want an instruction before  
5 closings just in the event it's put up on the board by anybody  
6 in their closing. So before closings I would say is probably  
7 the best time.

8 THE DEFENDANT: Thank you so much.

9 MR. O'BRIEN: The second point, I have advised Mr.  
10 Harley he should tell me before I open whether he's going to  
11 testify.

12 THE COURT: Well, that's again -- that's between you  
13 and Mr. Harley.

14 MR. O'BRIEN: I want to put that on the record.

15 THE DEFENDANT: Thank you, Your Honor.

16 THE COURT: Thank you.

17

18

19

20

21

22

23

24

25

REPORTER'S CERTIFICATE

I, LAURA BOYANOWSKI, Official Court Reporter for the United States District Court for the Middle District of Pennsylvania, appointed pursuant to the provisions of Title 28, United States Code, Section 753, do hereby certify that the foregoing is a true and correct transcript of the within-mentioned proceedings had in the above-mentioned and numbered cause on the date or dates hereinbefore set forth; and I do further certify that the foregoing transcript has been prepared by me or under my supervision.

Laura Boyanowski, RMR, CRR  
Official Court Reporter

REPORTED BY:

LAURA BOYANOWSKI, RMR, CRR  
Official Court Reporter  
United States District Court  
Middle District of Pennsylvania  
Scranton, PA 18503

(The foregoing certificate of this transcript does not apply to any reproduction of the same by any means unless under the direct control and/or supervision of the certifying reporter.)

<b>\$</b>	65:5 <b>171.309</b> [4] - 59:1, 60:9, 65:1, 65:11 <b>17108</b> [1] - 1:20 <b>17th</b> [2] - 27:1, 28:8 <b>18</b> [2] - 2:6, 7:10 <b>180-day</b> [1] - 17:3 <b>18335</b> [1] - 22:4 <b>18356</b> [2] - 22:18, 24:4 <b>18411</b> [1] - 1:24 <b>18503</b> [1] - 103:19 <b>18th</b> [1] - 61:22 <b>19</b> [1] - 50:24 <b>1904</b> [1] - 56:18 <b>1946</b> [1] - 64:22 <b>1989</b> [2] - 62:11, 64:1 <b>1993</b> [1] - 25:3 <b>1993-ultimate</b> [1] - 23:16 <b>1994</b> [3] - 55:20, 56:6, 56:23 <b>1995</b> [1] - 57:8 <b>1996</b> [5] - 55:20, 57:9, 58:4, 62:17, 62:20 <b>1997</b> [8] - 55:21, 55:22, 58:1, 58:12, 58:14, 58:15, 58:22, 62:22 <b>1998</b> [1] - 59:6 <b>1999</b> [20] - 19:4, 21:11, 24:3, 27:1, 28:8, 28:10, 28:18, 49:19, 50:24, 51:2, 51:6, 52:10, 55:23, 59:7, 59:22, 59:25, 62:24, 63:2, 69:13 <b>19th</b> [8] - 28:10, 28:18, 49:18, 50:12, 58:14, 58:15, 62:11, 64:1 <b>1:00</b> [3] - 30:20, 30:23, 47:7 <b>1:30</b> [1] - 76:24	<b>2</b>	<b>2</b> [4] - 21:17, 21:23, 22:4, 96:24 <b>2,000</b> [1] - 76:5 <b>20</b> [6] - 10:22, 11:5, 11:10, 58:1, 58:22 <b>20.5</b> [1] - 4:24 <b>20.6</b> [9] - 4:20, 4:24, 6:9, 6:12, 7:5, 7:19, 47:11 <b>200</b> [6] - 22:15, 22:25, 24:12, 35:21, 56:11 <b>2002</b> [2] - 55:24, 60:10 <b>2009</b> [3] - 63:18, 64:4, 64:24 <b>2010</b> [2] - 93:8, 93:11	<b>2011</b> [7] - 35:11, 36:2, 63:19, 65:2, 67:3, 67:16, 69:25 <b>2012</b> [7] - 54:16, 54:23, 55:8, 70:4, 70:14, 80:8, 80:22 <b>2013</b> [7] - 56:2, 61:22, 61:23, 61:25, 63:6, 63:7, 63:20 <b>2014</b> [4] - 1:14, 40:13, 41:16, 41:20 <b>2015</b> [1] - 18:25 <b>20th</b> [1] - 55:22 <b>21</b> [1] - 57:8 <b>217</b> [1] - 1:19 <b>228</b> [1] - 1:19 <b>22nd</b> [2] - 55:24, 60:10 <b>23</b> [1] - 51:6 <b>23rd</b> [2] - 51:2, 58:12 <b>25.10</b> [4] - 21:6, 53:10, 53:13, 53:15 <b>25.11</b> [4] - 27:15, 51:4, 51:9, 51:24 <b>25.13</b> [3] - 52:8, 52:13, 52:18 <b>25.15</b> [3] - 28:12, 28:25, 29:3 <b>25.16</b> [1] - 27:15 <b>25.5</b> [5] - 26:9, 27:12, 27:17, 27:20, 28:6 <b>25.7</b> [3] - 50:15, 50:20, 50:22 <b>250</b> [1] - 11:25 <b>25th</b> [2] - 52:1, 52:10 <b>26.6</b> [1] - 6:12 <b>27th</b> [3] - 55:20, 57:9, 58:4 <b>28</b> [1] - 103:5 <b>28.1</b> [2] - 61:5, 63:10 <b>28th</b> [3] - 62:22, 63:19, 65:2 <b>29</b> [1] - 80:22 <b>29.1</b> [1] - 55:13 <b>29th</b> [1] - 70:14 <b>2nd</b> [1] - 61:23	<b>3rd</b> [3] - 55:20, 56:6, 56:23	<b>3</b> [3] - 21:19, 22:1, 54:23 <b>30</b> [1] - 33:24 <b>30.1</b> [2] - 54:15, 55:9 <b>300</b> [2] - 11:12, 11:23 <b>31</b> [2] - 35:11, 63:7 <b>31st</b> [1] - 63:6 <b>337</b> [2] - 22:17, 24:4 <b>35401</b> [1] - 24:6 <b>3:12-CR-224</b> [1] - 1:5 <b>3:CR-12-224</b> [1] - 61:22	<b>4</b>	<b>4</b> [5] - 22:5, 49:3, 63:24, 82:23, 96:25 <b>400</b> [4] - 11:9, 11:11, 11:21, 56:22 <b>4209</b> [1] - 62:13 <b>42701</b> [1] - 22:9 <b>45</b> [1] - 70:18 <b>458</b> [1] - 39:16 <b>49.1</b> [1] - 65:16 <b>4:00</b> [3] - 3:16, 30:16, 46:21 <b>4th</b> [1] - 55:21	<b>4</b>	<b>4</b> [5] - 22:5, 49:3, 63:24, 82:23, 96:25 <b>400</b> [4] - 11:9, 11:11, 11:21, 56:22 <b>4209</b> [1] - 62:13 <b>42701</b> [1] - 22:9 <b>45</b> [1] - 70:18 <b>458</b> [1] - 39:16 <b>49.1</b> [1] - 65:16 <b>4:00</b> [3] - 3:16, 30:16, 46:21 <b>4th</b> [1] - 55:21	<b>5</b>	<b>5</b> [6] - 54:22, 54:25, 55:3, 55:5, 63:2, 96:25 <b>50,000</b> [1] - 9:12 <b>50.1</b> [1] - 80:14 <b>500</b> [2] - 23:18, 25:5 <b>54</b> [1] - 2:6 <b>570-476-7600</b> [1] - 72:24 <b>58</b> [1] - 39:16 <b>5th</b> [3] - 40:13, 41:20, 64:4	<b>5</b>	<b>5</b> [6] - 54:22, 54:25, 55:3, 55:5, 63:2, 96:25 <b>50,000</b> [1] - 9:12 <b>50.1</b> [1] - 80:14 <b>500</b> [2] - 23:18, 25:5 <b>54</b> [1] - 2:6 <b>570-476-7600</b> [1] - 72:24 <b>58</b> [1] - 39:16 <b>5th</b> [3] - 40:13, 41:20, 64:4	<b>6</b>	<b>6</b> [2] - 83:8, 96:25 <b>60</b> [1] - 92:13 <b>66</b> [1] - 2:7 <b>6:30</b> [1] - 50:13	<b>6</b>	<b>6</b> [2] - 83:8, 96:25 <b>60</b> [1] - 92:13 <b>66</b> [1] - 2:7 <b>6:30</b> [1] - 50:13	<b>7</b>	<b>7</b> [5] - 10:18, 10:24, 11:8, 12:4, 83:21 <b>75251</b> [1] - 56:19 <b>753</b> [1] - 103:6 <b>7:22</b> [1] - 35:11 <b>7s</b> [1] - 9:16 <b>7th</b> [1] - 61:25	<b>7</b>	<b>7</b> [5] - 10:18, 10:24, 11:8, 12:4, 83:21 <b>75251</b> [1] - 56:19 <b>753</b> [1] - 103:6 <b>7:22</b> [1] - 35:11 <b>7s</b> [1] - 9:16 <b>7th</b> [1] - 61:25	<b>8</b>	<b>8</b> [1] - 2:5 <b>8/19/99</b> [1] - 50:18 <b>89119</b> [1] - 62:14 <b>8:11</b> [1] - 71:4 <b>8:16</b> [1] - 80:22	<b>8</b>	<b>8</b> [1] - 2:5 <b>8/19/99</b> [1] - 50:18 <b>89119</b> [1] - 62:14 <b>8:11</b> [1] - 71:4 <b>8:16</b> [1] - 80:22	<b>9</b>	<b>9</b> [2] - 64:6, 84:8	<b>9</b>	<b>9</b> [2] - 64:6, 84:8	<b>9:40</b> [1] - 41:21	<b>A</b>	<b>a.m</b> [4] - 35:11, 41:21, 71:4, 80:22 <b>abide</b> [1] - 92:4 <b>ABINGTON</b> [1] - 1:23 <b>able</b> [5] - 14:21, 40:19, 42:8, 70:1, 78:19 <b>above-mentioned</b> [2] - 21:20, 103:8 <b>above-named</b> [2] - 59:16, 64:10 <b>absolutely</b> [2] - 48:20, 88:20 <b>abstract</b> [1] - 99:4 <b>accelerated</b> [1] - 46:11 <b>accept</b> [8] - 43:25, 44:3, 45:7, 45:10, 45:12, 46:1, 46:5, 87:8 <b>acceptable</b> [1] - 3:19 <b>accepted</b> [1] - 43:22 <b>accepting</b> [2] - 27:5, 46:12 <b>access</b> [1] - 76:7 <b>accordance</b> [2] - 23:19, 25:6 <b>according</b> [1] - 35:3 <b>accordingly</b> [1] - 64:14 <b>accounts</b> [10] - 57:11, 57:15, 59:8, 59:12, 60:13, 60:19, 65:5, 65:8, 69:4, 69:5 <b>accurate</b> [3] - 78:3, 78:22, 79:4 <b>acknowledge</b> [2] - 22:22, 24:9 <b>acknowledged</b> [1] - 35:23 <b>acknowledging</b> [1] - 35:15 <b>acknowledgment</b> [2] - 63:17, 63:18 <b>Act</b> [2] - 64:22, 64:23 <b>action</b> [1] - 54:6 <b>activities</b> [1] - 69:23 <b>activity</b> [1] - 55:6 <b>actual</b> [4] - 26:13, 42:21, 80:23, 89:23 <b>adaptor</b> [1] - 83:14 <b>addition</b> [2] - 77:13, 77:15 <b>additional</b> [3] - 58:19, 89:3, 100:16 <b>address</b> [30] - 11:15, 22:3, 22:19, 24:1,
<b>'99</b> [1] - 52:1	<b>1</b>	<b>1</b> [9] - 1:11, 21:22, 56:7, 61:23, 62:16, 62:20, 88:9, 96:24, 101:16 <b>10</b> [4] - 1:14, 30:10, 53:20, 85:6 <b>10,000</b> [4] - 9:7, 9:10, 16:13, 16:14 <b>100</b> [1] - 24:2 <b>1022</b> [1] - 22:8 <b>1025</b> [1] - 56:23 <b>10818-1989</b> [1] - 61:24 <b>11</b> [18] - 9:21, 10:19, 11:8, 12:2, 12:4, 14:11, 15:8, 15:9, 15:11, 17:9, 17:10, 17:23, 21:11, 56:21, 63:19, 99:25, 101:10, 101:11 <b>11s</b> [1] - 10:17 <b>11th</b> [2] - 56:2, 80:8 <b>12</b> [6] - 3:3, 30:10, 31:2, 63:18, 71:7, 77:12 <b>120</b> [2] - 60:17, 65:10 <b>1212</b> [1] - 1:23 <b>12700</b> [1] - 56:18 <b>12:30</b> [2] - 3:9, 101:11 <b>12th</b> [5] - 24:3, 55:22, 59:7, 59:25, 64:24 <b>13</b> [3] - 9:19, 12:4, 55:23 <b>131</b> [1] - 88:18 <b>131463500</b> [1] - 55:19 <b>1341</b> [1] - 56:10 <b>13th</b> [2] - 59:22, 62:24 <b>1427</b> [1] - 24:5 <b>14th</b> [4] - 54:16, 54:23, 55:8, 59:6 <b>15</b> [2] - 65:23, 66:21 <b>16</b> [1] - 7:10 <b>17</b> [3] - 7:10, 39:9, 39:21 <b>171</b> [1] - 60:21 <b>171-309</b> [1] - 57:1 <b>171.302</b> [2] - 60:13,	<b>2</b>	<b>2</b> [4] - 21:17, 21:23, 22:4, 96:24 <b>2,000</b> [1] - 76:5 <b>20</b> [6] - 10:22, 11:5, 11:10, 58:1, 58:22 <b>20.5</b> [1] - 4:24 <b>20.6</b> [9] - 4:20, 4:24, 6:9, 6:12, 7:5, 7:19, 47:11 <b>200</b> [6] - 22:15, 22:25, 24:12, 35:21, 56:11 <b>2002</b> [2] - 55:24, 60:10 <b>2009</b> [3] - 63:18, 64:4, 64:24 <b>2010</b> [2] - 93:8, 93:11	<b>3</b>	<b>3</b> [3] - 21:19, 22:1, 54:23 <b>30</b> [1] - 33:24 <b>30.1</b> [2] - 54:15, 55:9 <b>300</b> [2] - 11:12, 11:23 <b>31</b> [2] - 35:11, 63:7 <b>31st</b> [1] - 63:6 <b>337</b> [2] - 22:17, 24:4 <b>35401</b> [1] - 24:6 <b>3:12-CR-224</b> [1] - 1:5 <b>3:CR-12-224</b> [1] - 61:22	<b>3rd</b> [3] - 55:20, 56:6, 56:23	<b>4</b>	<b>4</b> [5] - 22:5, 49:3, 63:24, 82:23, 96:25 <b>400</b> [4] - 11:9, 11:11, 11:21, 56:22 <b>4209</b> [1] - 62:13 <b>42701</b> [1] - 22:9 <b>45</b> [1] - 70:18 <b>458</b> [1] - 39:16 <b>49.1</b> [1] - 65:16 <b>4:00</b> [3] - 3:16, 30:16, 46:21 <b>4th</b> [1] - 55:21	<b>5</b>	<b>5</b> [6] - 54:22, 54:25, 55:3, 55:5, 63:2, 96:25 <b>50,000</b> [1] - 9:12 <b>50.1</b> [1] - 80:14 <b>500</b> [2] - 23:18, 25:5 <b>54</b> [1] - 2:6 <b>570-476-7600</b> [1] - 72:24 <b>58</b> [1] - 39:16 <b>5th</b> [3] - 40:13, 41:20, 64:4	<b>6</b>	<b>6</b> [2] - 83:8, 96:25 <b>60</b> [1] - 92:13 <b>66</b> [1] - 2:7 <b>6:30</b> [1] - 50:13	<b>7</b>	<b>7</b> [5] - 10:18, 10:24, 11:8, 12:4, 83:21 <b>75251</b> [1] - 56:19 <b>753</b> [1] - 103:6 <b>7:22</b> [1] - 35:11 <b>7s</b> [1] - 9:16 <b>7th</b> [1] - 61:25	<b>8</b>	<b>8</b> [1] - 2:5 <b>8/19/99</b> [1] - 50:18 <b>89119</b> [1] - 62:14 <b>8:11</b> [1] - 71:4 <b>8:16</b> [1] - 80:22	<b>9</b>	<b>9</b> [2] - 64:6, 84:8	<b>9:40</b> [1] - 41:21	<b>A</b>	<b>a.m</b> [4] - 35:11, 41:21, 71:4, 80:22 <b>abide</b> [1] - 92:4 <b>ABINGTON</b> [1] - 1:23 <b>able</b> [5] - 14:21, 40:19, 42:8, 70:1, 78:19 <b>above-mentioned</b> [2] - 21:20, 103:8 <b>above-named</b> [2] - 59:16, 64:10 <b>absolutely</b> [2] - 48:20, 88:20 <b>abstract</b> [1] - 99:4 <b>accelerated</b> [1] - 46:11 <b>accept</b> [8] - 43:25, 44:3, 45:7, 45:10, 45:12, 46:1, 46:5, 87:8 <b>acceptable</b> [1] - 3:19 <b>accepted</b> [1] - 43:22 <b>accepting</b> [2] - 27:5, 46:12 <b>access</b> [1] - 76:7 <b>accordance</b> [2] - 23:19, 25:6 <b>according</b> [1] - 35:3 <b>accordingly</b> [1] - 64:14 <b>accounts</b> [10] - 57:11, 57:15, 59:8, 59:12, 60:13, 60:19, 65:5, 65:8, 69:4, 69:5 <b>accurate</b> [3] - 78:3, 78:22, 79:4 <b>acknowledge</b> [2] - 22:22, 24:9 <b>acknowledged</b> [1] - 35:23 <b>acknowledging</b> [1] - 35:15 <b>acknowledgment</b> [2] - 63:17, 63:18 <b>Act</b> [2] - 64:22, 64:23 <b>action</b> [1] - 54:6 <b>activities</b> [1] - 69:23 <b>activity</b> [1] - 55:6 <b>actual</b> [4] - 26:13, 42:21, 80:23, 89:23 <b>adaptor</b> [1] - 83:14 <b>addition</b> [2] - 77:13, 77:15 <b>additional</b> [3] - 58:19, 89:3, 100:16 <b>address</b> [30] - 11:15, 22:3, 22:19, 24:1,											



<p>43:20, 56:9, 56:12, 56:15, 56:21, 64:5, 70:17, 93:15, 93:16, 93:18, 93:21, 93:25, 94:5, 94:11, 94:18, 95:15, 95:22, 96:1, 96:3, 96:4, 97:3, 97:4, 97:18, 99:5, 101:14</p> <p><b>addressed</b> [1] - 21:13</p> <p><b>adequate</b> [1] - 39:9</p> <p><b>adjourn</b> [2] - 84:15, 84:16</p> <p><b>admission</b> [5] - 27:11, 28:24, 51:9, 53:10, 86:17</p> <p><b>admit</b> [1] - 98:16</p> <p><b>admitted</b> [13] - 27:19, 29:2, 47:13, 51:12, 51:19, 52:17, 53:12, 53:17, 66:1, 98:11, 98:12, 98:13, 100:23</p> <p><b>Admitted</b> [1] - 55:12</p> <p><b>advance</b> [3] - 33:3, 33:7, 58:21</p> <p><b>advice</b> [1] - 92:20</p> <p><b>advise</b> [1] - 74:20</p> <p><b>advised</b> [4] - 85:9, 98:19, 101:22, 102:9</p> <p><b>advisement</b> [1] - 99:23</p> <p><b>affidavit</b> [18] - 31:6, 33:9, 33:19, 35:3, 35:4, 36:18, 36:25, 61:7, 88:10, 88:13, 88:19, 89:2, 89:17, 90:12, 91:11, 93:15, 93:22, 98:21</p> <p><b>affidavits</b> [2] - 87:23, 89:18</p> <p><b>affixed</b> [1] - 71:20</p> <p><b>aftermentioned</b> [2] - 22:24, 24:11</p> <p><b>afternoon</b> [3] - 46:21, 85:13, 85:20</p> <p><b>agency</b> [2] - 51:6, 66:23</p> <p><b>agent</b> [12] - 18:18, 18:19, 18:24, 19:5, 19:22, 26:23, 28:19, 56:12, 64:6, 66:19, 66:24, 71:24</p> <p><b>agents</b> [4] - 29:17, 49:22, 71:10, 92:6</p> <p><b>ago</b> [1] - 54:5</p> <p><b>agree</b> [8] - 10:5, 15:11, 32:20, 32:23, 48:5, 65:20, 92:21</p> <p><b>agreed</b> [3] - 50:5, 50:7, 65:17</p>	<p><b>ahead</b> [11] - 28:2, 30:6, 34:19, 49:10, 49:15, 63:4, 63:5, 70:22, 73:24, 86:19, 94:9</p> <p><b>air</b> [1] - 92:18</p> <p><b>al</b> [1] - 21:15</p> <p><b>Alabama</b> [12] - 18:18, 19:1, 19:2, 21:14, 21:21, 24:1, 24:6, 52:12, 53:2, 69:9, 69:13</p> <p><b>allegations</b> [2] - 16:23, 16:24</p> <p><b>alleged</b> [4] - 16:20, 44:20, 47:9, 47:14</p> <p><b>allegedly</b> [1] - 93:8</p> <p><b>alleges</b> [1] - 16:20</p> <p><b>alleging</b> [4] - 20:9, 36:20, 36:21, 36:22</p> <p><b>allow</b> [1] - 83:15</p> <p><b>allowed</b> [2] - 15:3, 32:6</p> <p><b>allowing</b> [2] - 46:18, 86:3</p> <p><b>allows</b> [3] - 39:17, 82:21, 83:20</p> <p><b>almost</b> [1] - 8:13</p> <p><b>alone</b> [1] - 38:22</p> <p><b>Amendment</b> [3] - 39:13, 39:17, 42:6</p> <p><b>America</b> [2] - 65:18, 65:19</p> <p><b>AMERICA</b> [1] - 1:3</p> <p><b>amount</b> [3] - 22:15, 40:3, 70:5</p> <p><b>amounts</b> [1] - 72:4</p> <p><b>Amy</b> [2] - 56:22, 56:23</p> <p><b>AN</b> [1] - 61:7</p> <p><b>analysis</b> [2] - 101:2, 101:4</p> <p><b>Anderson</b> [2] - 61:7, 61:9</p> <p><b>Annotated</b> [2] - 57:2, 59:1</p> <p><b>announce</b> [1] - 72:4</p> <p><b>announced</b> [1] - 73:2</p> <p><b>announcing</b> [1] - 72:6</p> <p><b>annual</b> [2] - 56:16, 62:8</p> <p><b>answer</b> [3] - 11:10, 33:10, 37:1</p> <p><b>anyway</b> [3] - 6:19, 79:19, 99:18</p> <p><b>apologies</b> [1] - 88:23</p> <p><b>apologize</b> [1] - 66:13</p> <p><b>appeal</b> [1] - 48:10</p> <p><b>appear</b> [8] - 23:24, 25:9, 33:15, 62:24, 78:16, 85:2, 86:4,</p>	<p>87:5</p> <p><b>APPEARANCES</b> [1] - 1:16</p> <p><b>appeared</b> [2] - 25:23, 39:4</p> <p><b>appearing</b> [3] - 22:20, 24:7, 100:1</p> <p><b>applicable</b> [1] - 64:13</p> <p><b>application</b> [7] - 57:23, 57:24, 59:21, 63:16, 63:21, 64:10, 64:19</p> <p><b>applies</b> [3] - 13:21, 58:7, 60:3</p> <p><b>apply</b> [4] - 13:24, 32:1, 46:23, 103:21</p> <p><b>appointed</b> [1] - 103:5</p> <p><b>appreciate</b> [1] - 46:18</p> <p><b>approach</b> [1] - 26:10</p> <p><b>approached</b> [1] - 67:5</p> <p><b>approved</b> [1] - 55:5</p> <p><b>April</b> [2] - 93:8, 93:10</p> <p><b>area</b> [11] - 30:13, 74:10, 74:11, 76:9, 76:10, 82:8, 82:14, 83:1, 83:12, 84:10</p> <p><b>areas</b> [1] - 76:1</p> <p><b>argue</b> [2] - 32:5, 99:3</p> <p><b>arguing</b> [1] - 87:14</p> <p><b>argument</b> [2] - 86:19, 88:7</p> <p><b>arguments</b> [1] - 86:24</p> <p><b>arising</b> [2] - 5:7, 54:4</p> <p><b>arose</b> [1] - 101:18</p> <p><b>arrest</b> [2] - 74:25, 75:1</p> <p><b>arrive</b> [1] - 71:3</p> <p><b>arrived</b> [6] - 71:6, 71:14, 71:22, 72:2, 72:3, 73:17</p> <p><b>art</b> [1] - 68:6</p> <p><b>article</b> [4] - 56:7, 56:8, 56:13, 56:21</p> <p><b>articles</b> [8] - 55:19, 56:4, 58:8, 58:10, 60:4, 60:6, 62:7, 62:9</p> <p><b>articulated</b> [1] - 40:3</p> <p><b>ascertainment</b> [3] - 57:19, 59:17, 60:24</p> <p><b>aside</b> [4] - 57:25, 58:9, 59:21, 60:5</p> <p><b>asset</b> [3] - 13:25, 15:19, 15:22</p> <p><b>assets</b> [18] - 11:15, 14:2, 14:8, 14:9, 14:14, 14:21, 15:1, 15:12, 15:23, 15:25, 17:7, 17:15, 17:17, 24:10, 57:13, 59:10, 60:20</p>	<p><b>assets/securities</b> [1] - 22:23</p> <p><b>assigned</b> [3] - 19:2, 19:7, 67:11</p> <p><b>assignee</b> [2] - 23:11, 24:24</p> <p><b>assignment</b> [1] - 21:17</p> <p><b>assistant</b> [3] - 35:14, 43:13, 86:2</p> <p><b>assume</b> [2] - 5:16, 32:16</p> <p><b>Assumed</b> [1] - 64:23</p> <p><b>assure</b> [1] - 40:22</p> <p><b>Atlanta</b> [1] - 98:15</p> <p><b>attached</b> [8] - 55:17, 62:2, 62:5, 63:14, 70:23, 70:24, 76:7, 76:15</p> <p><b>attachment</b> [4] - 77:6, 81:1, 81:6, 88:18</p> <p><b>attachments</b> [7] - 100:9, 100:10, 100:12, 100:14, 100:16, 100:24</p> <p><b>attempt</b> [1] - 25:25</p> <p><b>attempts</b> [1] - 30:22</p> <p><b>attention</b> [7] - 7:25, 19:4, 26:8, 30:22, 53:23, 58:21, 84:19</p> <p><b>Attorney</b> [2] - 54:2, 86:2</p> <p><b>attorney</b> [4] - 6:18, 34:15, 47:17, 67:17</p> <p><b>Attorney's</b> [5] - 19:15, 53:2, 67:5, 67:7, 68:</p>
--	---	--	---

68:15 <b>basement</b> [5] - 72:10, 72:11, 74:11, 74:12, 83:23 <b>bath</b> [1] - 76:8 <b>bathroom</b> [1] - 74:19 <b>bearing</b> [2] - 38:7, 38:8 <b>become</b> [1] - 13:19 <b>bedroom</b> [2] - 74:10, 78:5 <b>BEFORE</b> [1] - 1:10 <b>beg</b> [1] - 42:16 <b>begin</b> [2] - 3:2, 67:2 <b>begudgingly</b> [1] - 98:16 <b>behalf</b> [5] - 23:4, 24:15, 42:5, 46:1, 86:8 <b>behind</b> [4] - 4:14, 88:12, 96:20, 97:2 <b>belief</b> [1] - 61:14 <b>bellow</b> [1] - 18:22 <b>below</b> [6] - 22:20, 24:7, 55:18, 57:10, 63:15, 64:18 <b>Ben</b> [2] - 36:5, 43:12 <b>beneficiary</b> [6] - 22:17, 23:7, 23:11, 24:3, 24:19, 24:23 <b>benefit</b> [1] - 92:4 <b>Bernal</b> [1] - 39:16 <b>Bernanke</b> [23] - 3:3, 31:2, 32:21, 33:8, 34:17, 34:22, 35:3, 35:16, 35:19, 35:24, 36:5, 38:9, 38:14, 38:25, 39:19, 39:23, 41:14, 41:17, 41:19, 43:12, 45:3, 46:23, 89:14 <b>Bernanke's</b> [14] - 35:3, 35:9, 35:12, 35:21, 37:11, 37:20, 39:3, 40:4, 40:12, 40:24, 41:3, 41:5, 42:24, 43:3 <b>best</b> [5] - 10:14, 38:25, 61:13, 101:12, 102:7 <b>better</b> [2] - 27:25, 79:24 <b>between</b> [10] - 29:17, 49:1, 50:9, 51:1, 52:1, 92:15, 98:22, 99:1, 101:11, 102:12 <b>beyond</b> [2] - 46:2, 69:21 <b>Bill</b> [1] - 27:1 <b>Birmingham</b> [8] - 18:18, 19:2, 19:15,	26:24, 26:25, 27:7, 49:25, 69:14 <b>bit</b> [2] - 8:11, 30:9 <b>black</b> [1] - 76:20 <b>blackberry</b> [1] - 82:13 <b>blank</b> [4] - 22:15, 22:18, 23:21, 23:23 <b>blanks</b> [2] - 23:21, 23:25 <b>board</b> [3] - 29:8, 56:14, 102:5 <b>Board</b> [1] - 43:12 <b>body</b> [2] - 39:24, 63:7 <b>bottom</b> [3] - 25:9, 62:20, 63:6 <b>Box</b> [2] - 22:17, 24:4 <b>boxes</b> [3] - 77:9, 77:10 <b>BOYANOWSKI</b> [2] - 103:3, 103:17 <b>Boyanowski</b> [1] - 103:14 <b>BRANDLER</b> [80] - 1:18, 3:14, 4:3, 4:22, 5:10, 6:3, 6:14, 7:6, 7:9, 7:15, 7:20, 8:2, 13:5, 13:8, 16:8, 16:10, 17:20, 18:2, 18:5, 18:10, 18:14, 20:17, 20:22, 26:10, 26:20, 27:11, 27:17, 27:20, 27:24, 28:3, 28:7, 28:14, 28:24, 29:4, 29:13, 29:20, 29:24, 30:3, 30:6, 30:9, 31:22, 31:25, 32:20, 32:24, 33:3, 33:21, 34:4, 41:25, 47:8, 48:23, 49:5, 49:8, 49:15, 49:17, 50:20, 50:23, 51:9, 51:14, 51:25, 52:13, 52:19, 53:9, 54:11, 54:13, 55:13, 66:2, 66:6, 66:11, 66:13, 66:15, 79:16, 79:20, 80:10, 80:13, 80:15, 85:8, 92:3, 92:8, 92:19, 92:25 <b>Brandler</b> [10] - 4:11, 31:20, 32:12, 34:15, 41:24, 67:9, 85:17, 86:1, 91:23, 101:15 <b>break</b> [3] - 30:10, 30:19, 47:8 <b>bridge</b> [1] - 96:7 <b>Bridge</b> [1] - 96:7 <b>brief</b> [1] - 83:23 <b>briefly</b> [2] - 20:11, 67:24 <b>bring</b> [9] - 7:21, 8:6,	30:22, 36:11, 36:17, 48:1, 53:23, 84:19, 94:24 <b>broke</b> [1] - 73:25 <b>brought</b> [8] - 7:22, 7:24, 15:25, 21:9, 67:7, 95:7, 95:11, 95:12 <b>BROWNING</b> [2] - 2:7, 66:4 <b>Browning</b> [4] - 66:2, 66:7, 66:17, 85:10 <b>BRUCE</b> [1] - 1:18 <b>Bruce</b> [2] - 34:15, 62:13 <b>BUILDING</b> [1] - 1:19 <b>burden</b> [1] - 38:25 <b>burdensome</b> [1] - 42:14 <b>Bureau</b> [1] - 63:12 <b>business</b> [10] - 57:6, 57:7, 57:17, 59:6, 59:14, 62:13, 64:3, 64:4, 64:11, 64:17 <b>Business</b> [1] - 64:23 <b>BY</b> [18] - 8:17, 9:15, 13:13, 16:10, 18:14, 20:22, 26:20, 28:7, 28:14, 49:17, 50:23, 51:25, 52:19, 54:1, 66:15, 79:20, 80:15, 103:16	<b>case</b> [64] - 5:6, 6:24, 9:7, 9:10, 9:23, 10:25, 11:22, 12:11, 12:20, 12:23, 13:25, 14:1, 14:6, 14:8, 14:11, 14:14, 14:17, 15:10, 15:12, 15:15, 15:22, 16:18, 17:9, 17:10, 17:19, 19:10, 19:19, 19:20, 30:21, 34:12, 34:14, 34:15, 39:4, 39:5, 39:16, 39:17, 39:23, 39:25, 42:9, 48:17, 52:20, 53:1, 53:22, 61:20, 61:22, 66:25, 67:11, 68:20, 68:24, 69:13, 69:25, 79:11, 80:17, 83:23, 84:3, 84:17, 84:20, 84:23, 85:10, 86:1, 86:2, 98:18, 100:11, 101:24 <b>cases</b> [11] - 9:8, 9:11, 12:7, 12:8, 12:9, 14:10, 14:12, 14:19, 31:18, 39:17, 40:2 <b>category</b> [1] - 84:14 <b>Cathy</b> [1] - 54:18 <b>caused</b> [1] - 56:1 <b>cautionary</b> [2] - 47:18, 101:23 <b>cautioning</b> [1] - 101:20 <b>Cave</b> [1] - 22:8 <b>cell</b> [2] - 82:13, 82:22 <b>central</b> [1] - 98:20 <b>Central</b> [1] - 56:18 <b>CEO</b> [1] - 22:11 <b>certain</b> [3] - 4:5, 54:14, 71:15 <b>certainly</b> [7] - 38:8, 44:14, 44:17, 48:17, 87:4, 91:16, 93:24 <b>certificate</b> [24] - 25:13, 57:3, 57:6, 57:8, 57:18, 58:3, 58:8, 58:10, 59:3, 59:6, 59:16, 59:24, 60:4, 60:6, 60:10, 60:15, 60:22, 63:16, 64:8, 64:16, 64:20, 65:7, 65:13, 103:20 <b>CERTIFICATE</b> [1] - 103:1 <b>certification</b> [2] - 60:12, 65:4 <b>certified</b> [11] - 21:18, 22:20, 22:24, 24:7, 24:11, 54:15, 55:14, 61:6, 61:18, 61:25,	63:10 <b>certifies</b> [1] - 64:9 <b>certify</b> [9] - 21:24, 22:23, 24:10, 54:19, 55:17, 62:2, 63:13, 103:6, 103:10 <b>certifying</b> [1] - 103:21 <b>Chadwick</b> [5] - 3:5, 3:15, 34:5, 34:10 <b>CHADWICK</b> [8] - 34:6, 34:9, 38:4, 44:7, 44:9, 45:24, 46:13, 46:17 <b>chair</b> [2] - 82:14, 82:15 <b>chairman</b> [5] - 35:14, 38:6, 43:14, 44:21, 45:17 <b>Chairman</b> [3] - 35:16, 35:24, 38:9 <b>Chamber</b> [2] - 23:17, 25:4 <b>chance</b> [1] - 36:2 <b>change</b> [2] - 43:4, 63:4 <b>changes</b> [2] - 101:1, 101:3 <b>chapter</b> [2] - 10:24, 60:21 <b>Chapter</b> [18] - 9:16, 9:19, 9:21, 10:17, 10:18, 10:19, 11:8, 12:2, 12:4, 14:11, 15:8, 15:9, 15:11, 17:9, 17:10, 17:23 <b>characterize</b> [2] - 52:7, 76:11 <b>charges</b> [1] - 53:5 <b>Charlotte</b> [5] - 43:21, 43:23, 44:5, 45:8, 45:19 <b>charter</b> [14] - 57:3, 57:5, 57:7, 57:8, 57:17, 59:3, 59:6, 59:15, 60:10, 60:14, 60:22, 65:2, 65:7, 65:12 <b>check</b> [1] - 58:19 <b>checked</b> [1] - 95:15 <b>checking</b> [1] - 48:25 <b>checks</b> [5] - 35:12, 41:10, 41:13, 41:15, 98:18 <b>chief</b> [1] - 43:13 <b>children</b> [2] - 94:11, 95:17 <b>choice</b> [3] - 47:25, 83:14, 99:9 <b>choose</b> [1] - 75:7 <b>chose</b> [3] - 8:1, 75:8,
--	--	---	--	--

## C

**cancellation** [1] -  
 15:21  
**cancelled** [3] - 14:22,  
 15:17, 15:18  
**capacity** [3] - 18:17,  
 44:21, 66:24  
**caption** [1] - 47:12  
**Caputo** [2] - 34:7,  
 85:23  
**CAPUTO** [1] - 1:10  
**car** [6] - 15:6, 70:24,  
 71:14, 71:15, 76:7,  
 81:5  
**card** [14] - 82:16,  
 82:17, 82:19, 82:20,  
 82:21, 83:9, 83:10,  
 83:11, 83:15, 83:16,  
 83:20  
**cards** [2] - 83:13,  
 91:14  
**care** [1] - 13:6  
**Carrollton** [2] - 21:14,  
 52:12  
**Carrollton** [1] - 64:5  
**carry** [1] - 98:4

<p>84:2  <b>Chris</b> [1] - 93:14  <b>Chrimccurdy64@aol.com</b> [1] - 93:14  <b>Christie</b> [1] - 96:8  <b>circumstance</b> [1] - 44:19  <b>circumstances</b> [5] - 19:12, 40:1, 40:4, 42:14, 52:4  <b>cited</b> [1] - 40:1  <b>citing</b> [1] - 39:17  <b>civil</b> [4] - 5:6, 5:8, 40:2, 68:9  <b>claim</b> [2] - 14:12, 14:13  <b>claimed</b> [2] - 68:6, 69:22  <b>Clark</b> [1] - 62:14  <b>CLARKS</b> [1] - 1:24  <b>clause</b> [1] - 39:13  <b>clear</b> [6] - 51:20, 78:16, 78:17, 87:12, 92:6, 93:22  <b>clearer</b> [1] - 27:21  <b>clearing</b> [3] - 75:11, 75:15, 75:17  <b>clearly</b> [3] - 71:19, 78:6, 84:5  <b>client</b> [6] - 3:22, 3:25, 32:11, 92:15, 92:16, 100:6  <b>Cliff</b> [1] - 21:15  <b>cliff</b> [1] - 22:9  <b>Cliffton</b> [1] - 20:4  <b>closed</b> [7] - 21:25, 23:1, 23:16, 23:18, 24:13, 25:3, 31:23  <b>closer</b> [1] - 9:13  <b>closing</b> [1] - 102:6  <b>closings</b> [2] - 102:5, 102:6  <b>co</b> [2] - 85:24, 86:9  <b>co-counsel</b> [2] - 85:24, 86:9  <b>code</b> [3] - 23:20, 25:7, 60:21  <b>Code</b> [8] - 57:2, 59:1, 60:9, 60:13, 65:1, 65:5, 65:11, 103:6  <b>collateral</b> [1] - 21:17  <b>colleague</b> [1] - 28:19  <b>colleges</b> [1] - 43:18  <b>colon</b> [1] - 22:14  <b>Columbia</b> [1] - 22:4  <b>comfort</b> [1] - 88:13  <b>comments</b> [1] - 38:1  <b>commerce</b> [1] - 65:23  <b>Commerce</b> [2] - 23:17, 25:4</p>	<p><b>commercial</b> [2] - 61:8, 61:12  <b>Commercial</b> [2] - 61:11, 62:5  <b>Commission</b> [7] - 21:19, 22:21, 24:8, 54:16, 54:17, 54:19, 55:7  <b>commission</b> [5] - 54:19, 54:21, 55:1, 55:4, 55:6  <b>commission's</b> [1] - 54:22  <b>Common</b> [1] - 64:23  <b>communicate</b> [1] - 82:22  <b>communication</b> [3] - 92:15, 92:20, 92:23  <b>communications</b> [2] - 68:1, 92:18  <b>Company</b> [7] - 22:3, 22:17, 23:4, 24:3, 24:15, 55:2  <b>company</b> [2] - 45:6  <b>compel</b> [2] - 39:7, 39:25  <b>compelled</b> [1] - 39:22  <b>compelling</b> [1] - 39:10  <b>complaint</b> [1] - 68:15  <b>complete</b> [4] - 11:17, 38:24, 75:14, 101:2  <b>completed</b> [4] - 14:12, 75:15, 75:17, 86:17  <b>completely</b> [1] - 79:4  <b>complexity</b> [1] - 10:25  <b>complicated</b> [1] - 12:2  <b>component</b> [1] - 8:24  <b>compounding</b> [1] - 98:1  <b>comptroller</b> [8] - 57:10, 57:15, 59:7, 59:12, 60:12, 60:18, 65:4, 65:8  <b>compulsory</b> [1] - 39:18  <b>computer</b> [18] - 26:13, 71:12, 77:22, 78:4, 78:7, 81:21, 81:22, 81:25, 82:3, 82:6, 82:11, 84:2, 84:3, 84:5, 84:9, 96:11  <b>computerized</b> [1] - 54:22  <b>computers</b> [1] - 77:16  <b>concern</b> [1] - 58:17  <b>concerned</b> [1] - 91:15  <b>concerning</b> [2] - 16:21, 93:12  <b>concerns</b> [2] - 19:18, 39:12</p>	<p><b>conclude</b> [1] - 91:4  <b>conducted</b> [3] - 20:18, 70:13, 70:15  <b>confidential</b> [4] - 37:10, 40:18, 41:6, 92:15  <b>confirm</b> [5] - 23:4, 23:7, 24:17, 24:20, 40:22  <b>confirmed</b> [8] - 15:16, 17:12, 17:25, 23:9, 23:14, 24:21, 25:1, 37:20  <b>conform</b> [1] - 64:13  <b>confrontation</b> [1] - 42:6  <b>confronted</b> [2] - 45:11, 45:13  <b>connect</b> [1] - 99:5  <b>connected</b> [1] - 84:10  <b>connection</b> [2] - 26:2, 69:15  <b>consequently</b> [1] - 91:21  <b>consider</b> [2] - 30:18, 101:21  <b>consideration</b> [1] - 22:10  <b>considered</b> [2] - 57:2, 59:2  <b>consisted</b> [1] - 78:9  <b>consisting</b> [1] - 68:1  <b>consists</b> [2] - 75:21, 76:5  <b>constitute</b> [1] - 61:15  <b>constitutes</b> [1] - 48:9  <b>constituting</b> [1] - 56:14  <b>constitutional</b> [1] - 39:12  <b>constitutionally</b> [1] - 39:11  <b>construed</b> [1] - 98:17  <b>contact</b> [2] - 45:8, 69:24  <b>contacted</b> [1] - 19:15  <b>contain</b> [2] - 82:15, 83:4  <b>contained</b> [2] - 37:3, 82:11  <b>containing</b> [1] - 83:9  <b>contains</b> [3] - 81:20, 82:2, 82:5  <b>contents</b> [1] - 28:15  <b>context</b> [2] - 40:2, 68:8  <b>continue</b> [3] - 13:10, 52:23, 75:12  <b>contradict</b> [4] - 34:21, 35:8, 36:8, 36:10</p>	<p><b>contrary</b> [10] - 6:5, 31:9, 33:8, 33:13, 33:18, 39:5, 39:8, 39:11, 42:9, 91:12  <b>control</b> [2] - 54:24, 103:21  <b>conversation</b> [10] - 20:12, 26:1, 27:2, 27:4, 29:6, 29:15, 29:17, 29:25, 49:15, 52:5  <b>converted</b> [1] - 78:5  <b>convicted</b> [1] - 5:8  <b>cooperate</b> [1] - 50:7  <b>copied</b> [4] - 77:22, 78:6, 81:22, 82:9  <b>copies</b> [8] - 7:11, 7:21, 21:2, 21:25, 26:14, 62:2, 62:3, 68:4  <b>copy</b> [19] - 21:25, 22:2, 22:5, 23:12, 24:24, 55:17, 62:1, 63:10, 63:14, 68:2, 69:13, 71:21, 78:7, 78:8, 80:23, 81:20, 81:25, 82:5, 82:11  <b>corporate</b> [14] - 14:9, 15:8, 15:9, 15:15, 17:6, 17:10, 17:23, 45:18, 46:4, 46:6, 58:11, 60:17, 69:6  <b>Corporate</b> [1] - 15:11  <b>Corporation</b> [1] - 63:11  <b>corporation</b> [27] - 17:7, 55:19, 56:7, 56:10, 56:12, 56:14, 57:4, 57:11, 57:16, 57:18, 57:21, 58:18, 59:4, 59:5, 59:8, 59:13, 59:16, 59:19, 60:18, 62:12, 62:16, 62:23, 62:24, 63:22, 63:23, 64:5, 64:11  <b>Corporations</b> [2] - 55:14, 58:16  <b>correct</b> [15] - 9:18, 9:20, 9:22, 16:18, 17:5, 27:10, 47:10, 53:6, 55:17, 63:14, 68:12, 70:9, 81:8, 94:13, 103:7  <b>corrected</b> [2] - 58:5, 60:2  <b>correction</b> [1] - 11:19  <b>correspondence</b> [2] - 55:22, 55:23  <b>costs</b> [3] - 57:14, 59:11, 60:21  <b>counsel</b> [19] - 3:4,</p>	<p>10:1, 26:13, 32:14, 34:14, 38:3, 43:8, 44:18, 45:3, 45:4, 45:22, 46:10, 54:24, 65:17, 65:19, 85:9, 85:24, 86:9, 100:22  <b>counting</b> [1] - 11:1  <b>counts</b> [2] - 65:21, 65:22  <b>County</b> [2] - 54:18, 62:14  <b>couple</b> [3] - 21:8, 23:21, 53:18  <b>courier</b> [2] - 23:12, 24:25  <b>course</b> [7] - 21:1, 26:5, 54:6, 66:12, 68:11, 69:11, 91:7  <b>Court</b> [23] - 38:15, 39:12, 42:24, 44:2, 44:25, 45:2, 45:5, 47:11, 47:16, 61:21, 80:1, 80:2, 85:13, 86:18, 92:10, 100:23, 101:19, 103:3, 103:4, 103:15, 103:17, 103:18  <b>court</b> [7] - 7:21, 39:25, 57:14, 59:11, 60:20, 84:24, 92:18  <b>COURT</b> [190] - 1:1, 3:2, 3:15, 3:21, 3:24, 4:2, 4:18, 5:1, 5:4, 5:16, 5:20, 6:7, 6:25, 8:3, 8:8, 9:13, 13:6, 13:9, 13:11, 18:3, 18:6, 18:8, 20:13, 20:16, 20:19, 26:15, 26:19, 27:13, 27:19, 27:23, 28:2, 29:2, 29:19, 29:22, 30:2, 30:4, 30:8, 30:10, 30:25, 31:5, 31:15, 31:21, 31:24, 32:13, 32:17, 32:23, 33:1, 33:5, 33:18, 34:1, 34:5, 34:7, 34:10, 35:18, 35:22, 35:25, 36:4, 36:8, 36:11, 36:16, 36:22, 37:1, 37:6, 37:15, 37:22, 38:1, 38:3, 40:15, 41:1, 41:3, 41:7, 41:9, 41:16, 41:19, 41:23, 42:1, 42:3, 42:17, 43:4, 43:10, 44:23, 45:11, 45:16, 45:21, 46:7, 46:15, 46:20, 47:2, 47:4,</p>
--	---	---	--	---

47:7, 47:22, 48:3, 48:6, 48:11, 48:14, 48:17, 48:20, 48:24, 49:14, 51:12, 51:16, 51:19, 51:23, 52:15, 52:17, 53:13, 53:15, 53:17, 53:19, 54:12, 55:10, 55:12, 66:1, 66:10, 66:12, 78:19, 78:23, 78:25, 79:3, 79:5, 79:10, 79:13, 79:18, 84:15, 85:15, 85:17, 85:20, 85:22, 86:5, 86:21, 87:1, 87:9, 88:9, 88:20, 88:23, 88:25, 89:5, 89:7, 89:10, 89:13, 90:3, 90:5, 90:10, 90:15, 90:17, 90:21, 90:25, 91:4, 91:11, 92:1, 92:14, 92:24, 93:2, 94:1, 94:9, 94:14, 94:16, 94:20, 94:23, 95:2, 95:5, 95:8, 95:10, 95:13, 95:20, 96:1, 96:10, 96:14, 96:21, 97:3, 97:5, 97:8, 97:11, 97:14, 97:17, 97:23, 98:8, 98:22, 99:1, 99:9, 99:23, 100:3, 100:18, 100:21, 101:5, 101:10, 101:15, 102:3, 102:12, 102:16 <b>Court's</b> [1] - 33:22 <b>courtroom</b> [8] - 8:7, 34:8, 34:11, 34:13, 48:22, 66:7, 84:23, 92:7 <b>COURTROOM</b> [1] - 1:11 <b>cover</b> [5] - 21:8, 22:1, 51:12, 58:19, 68:2 <b>cow</b> [1] - 5:18 <b>cramp</b> [1] - 3:11 <b>create</b> [4] - 87:16, 93:18, 93:24, 97:18 <b>created</b> [4] - 79:23, 80:6, 93:16, 93:20 <b>creation</b> [1] - 78:24 <b>credit</b> [4] - 23:7, 23:16, 24:20, 25:3 <b>creditors</b> [3] - 15:24, 16:1, 16:3 <b>credits</b> [1] - 11:15 <b>Creek</b> [1] - 22:4 <b>CREF</b> [5] - 43:17, 43:19, 43:21, 43:22, 45:18	<b>criminal</b> [15] - 4:7, 4:14, 5:2, 5:7, 5:11, 6:4, 6:15, 6:18, 7:4, 40:2, 47:10, 47:12, 54:3, 61:20, 101:18 <b>cross</b> [2] - 18:3, 98:15 <b>CROSS</b> [3] - 2:4, 8:16, 53:25 <b>crowbar</b> [1] - 73:23 <b>CRR</b> [2] - 103:14, 103:17 <b>cue</b> [1] - 33:23 <b>cued</b> [1] - 48:23 <b>cure</b> [1] - 5:21 <b>current</b> [6] - 22:24, 24:11, 57:12, 59:9, 66:22, 86:10 <b>custodial</b> [2] - 22:14, 24:2 <b>custodian</b> [2] - 54:20, 61:12 <b>custody</b> [4] - 23:2, 24:14, 27:5, 50:16 <b>customs</b> [1] - 23:15 <b>Customs</b> [1] - 25:2	<b>DAVIS</b> [2] - 2:6, 18:11 <b>Davis</b> [4] - 18:10, 18:15, 28:8, 49:18 <b>days</b> [4] - 28:9, 51:1, 60:17, 65:10 <b>dead</b> [1] - 73:4 <b>deal</b> [1] - 92:16 <b>dealing</b> [4] - 10:8, 27:16, 27:17, 50:4 <b>dealings</b> [2] - 31:8, 33:12 <b>Dear</b> [1] - 21:15 <b>Deborah</b> [1] - 22:8 <b>debt</b> [6] - 14:1, 14:2, 15:24, 16:1, 17:24, 17:25 <b>debtor</b> [3] - 9:25, 13:3, 15:3 <b>debts</b> [16] - 13:3, 13:18, 13:19, 13:22, 13:24, 14:9, 14:17, 14:22, 15:13, 15:17, 15:18, 15:21, 17:8, 17:11, 18:1 <b>December</b> [4] - 61:23, 62:11, 63:2, 64:1 <b>DECEMBER</b> [1] - 1:14 <b>decide</b> [2] - 84:22, 90:14 <b>decided</b> [2] - 4:16, 6:20 <b>decision</b> [10] - 11:5, 12:11, 43:5, 43:7, 48:6, 53:2, 53:7, 53:8, 67:9, 73:15 <b>declaration</b> [7] - 34:22, 38:15, 38:19, 40:5, 42:10, 54:7, 88:18 <b>declarations</b> [2] - 32:5, 46:25 <b>declare</b> [2] - 23:13, 24:25 <b>declared</b> [2] - 38:9, 38:15 <b>Dedmon</b> [8] - 56:18, 58:22, 60:7, 62:25, 63:3, 63:8, 63:9, 64:7 <b>default</b> [2] - 58:6, 60:2 <b>defend</b> [1] - 39:4 <b>Defendant</b> [1] - 1:21 <b>defendant</b> [9] - 19:10, 34:14, 39:7, 39:14, 39:18, 40:3, 65:19, 66:25, 86:1 <b>DEFENDANT</b> [82] - 4:4, 5:2, 5:12, 5:15, 5:18, 6:1, 6:8, 6:11, 6:17, 7:4, 7:8, 7:24,	33:16, 33:20, 34:24, 35:11, 35:19, 35:23, 36:1, 36:7, 36:10, 36:14, 36:19, 36:23, 37:5, 37:7, 37:19, 37:24, 40:9, 40:16, 41:2, 41:4, 41:8, 41:10, 41:17, 41:20, 42:2, 42:15, 42:18, 43:14, 47:1, 47:3, 47:6, 48:5, 48:12, 48:16, 48:19, 48:21, 89:21, 90:4, 90:6, 90:13, 90:16, 90:19, 90:23, 91:2, 94:2, 94:10, 94:15, 94:17, 94:22, 94:24, 95:3, 95:6, 95:9, 95:12, 95:14, 95:25, 96:2, 96:13, 96:15, 96:22, 97:4, 97:7, 97:9, 97:13, 97:15, 97:21, 98:6, 101:25, 102:8, 102:15 <b>defense</b> [2] - 39:9, 39:15 <b>deficiency</b> [1] - 5:21 <b>deficient</b> [1] - 88:15 <b>definition</b> [1] - 91:8 <b>defrauded</b> [1] - 67:6 <b>Delaware</b> [3] - 22:18, 24:4, 70:19 <b>delay</b> [2] - 66:13, 101:6 <b>delayed</b> [1] - 8:2 <b>delineated</b> [1] - 77:5 <b>deliver</b> [2] - 21:20, 96:12 <b>delivered</b> [3] - 23:12, 24:25, 50:1 <b>Dell</b> [1] - 83:25 <b>demand</b> [1] - 35:12 <b>demonstrates</b> [1] - 99:15 <b>Department</b> [4] - 8:23, 8:24, 41:11, 41:13 <b>department</b> [2] - 43:24, 45:14 <b>dependant</b> [1] - 39:13 <b>deposed</b> [1] - 61:9 <b>deputy</b> [1] - 61:8 <b>Deputy</b> [1] - 61:10 <b>describe</b> [4] - 67:24, 70:20, 70:25, 76:3 <b>described</b> [2] - 55:18, 63:15 <b>description</b> [4] - 78:22, 81:1, 81:3, 89:4 <b>designated</b> [3] -	23:11, 24:23, 44:4 <b>desktop</b> [4] - 78:4, 81:21, 84:1, 84:9 <b>despite</b> [1] - 6:4 <b>detail</b> [1] - 25:21 <b>determination</b> [2] - 57:1, 58:25 <b>determine</b> [4] - 20:1, 69:21, 76:1, 91:13 <b>determined</b> [3] - 60:19, 65:8, 69:12 <b>determines</b> [3] - 57:5, 59:4, 60:11 <b>detrimental</b> [1] - 88:3 <b>Development</b> [1] - 70:18 <b>device</b> [6] - 73:23, 78:8, 83:3, 83:7, 83:18, 83:19 <b>dial</b> [1] - 29:11 <b>dictates</b> [1] - 45:2 <b>difference</b> [2] - 6:20, 16:3 <b>different</b> [3] - 49:11, 92:9, 96:25 <b>differently</b> [1] - 38:22 <b>difficult</b> [1] - 10:14 <b>digital</b> [6] - 77:17, 77:18, 77:20, 77:22, 81:18, 84:12 <b>Digital</b> [1] - 83:25 <b>digitized</b> [1] - 26:12 <b>diligence</b> [2] - 40:19, 61:14 <b>diligent</b> [1] - 54:21 <b>dining</b> [2] - 76:10, 76:11 <b>DIRECT</b> [3] - 2:4, 18:13, 66:14 <b>direct</b> [5] - 13:14, 18:3, 19:4, 26:8, 103:21 <b>direction</b> [1] - 61:18 <b>directly</b> [1] - 70:1 <b>director</b> [4] - 56:16, 62:19, 63:1, 63:9 <b>directors</b> [2] - 56:13, 56:14 <b>discharge</b> [19] - 13:1, 13:2, 13:3, 13:14, 13:17, 13:21, 14:3, 14:10, 14:17, 14:19, 15:13, 15:14, 16:2, 16:4, 16:5, 16:6, 17:10, 17:24, 17:25 <b>discharged</b> [3] - 14:4, 14:12, 17:8 <b>disclosed</b> [1] - 32:18 <b>discloses</b> [1] - 54:25 <b>disconnected</b> [3] -
	<b>D</b>			
	<b>Dages</b> [11] - 46:22, 86:15, 86:23, 87:14, 88:10, 88:13, 90:1, 90:5, 90:6, 91:14, 93:13 <b>Dages'</b> [1] - 89:2 <b>Dallas</b> [3] - 56:11, 56:18, 56:23 <b>damage</b> [1] - 39:5 <b>Daniel</b> [1] - 85:23 <b>data</b> [7] - 81:23, 82:1, 82:20, 83:4, 83:7, 83:18, 83:20 <b>database</b> [1] - 54:22 <b>DATE</b> [1] - 1:14 <b>date</b> [29] - 21:10, 22:16, 22:17, 23:19, 23:20, 24:2, 25:6, 50:12, 57:2, 57:22, 59:2, 59:20, 60:17, 61:1, 61:4, 63:6, 63:19, 63:25, 64:2, 64:3, 64:18, 65:2, 65:10, 65:14, 70:13, 80:7, 80:19, 80:21, 103:9 <b>dated</b> [12] - 54:16, 58:14, 58:15, 58:22, 59:22, 61:22, 61:25, 63:6, 63:18, 63:19, 64:24, 65:2 <b>dates</b> [1] - 103:9			

<p>84:1, 84:9, 84:11  <b>discuss</b> [3] - 30:20, 53:21, 84:17  <b>discussed</b> [2] - 34:25, 52:5  <b>discussing</b> [1] - 29:5  <b>disk</b> [1] - 81:20  <b>dismiss</b> [2] - 16:15, 16:20  <b>dismissed</b> [1] - 85:7  <b>disposal</b> [1] - 68:20  <b>disproves</b> [1] - 97:20  <b>dispute</b> [1] - 99:14  <b>disregard</b> [1] - 5:22  <b>distinction</b> [1] - 20:20  <b>distribute</b> [2] - 16:1, 27:22  <b>distributed</b> [2] - 14:2, 15:23  <b>distribution</b> [1] - 16:3  <b>District</b> [6] - 61:21, 103:4, 103:18, 103:18  <b>DISTRICT</b> [2] - 1:1, 1:1  <b>division</b> [5] - 18:18, 19:2, 54:24, 61:12, 66:23  <b>Division</b> [1] - 62:5  <b>docket</b> [1] - 7:2  <b>document</b> [43] - 6:4, 6:6, 6:7, 6:19, 7:1, 8:4, 21:7, 21:10, 21:12, 23:3, 23:23, 23:24, 24:15, 25:11, 25:16, 38:10, 40:9, 40:24, 47:9, 47:10, 47:16, 47:21, 53:10, 55:18, 56:20, 56:24, 59:20, 61:5, 62:15, 63:14, 63:19, 64:8, 64:25, 65:16, 65:17, 79:24, 80:4, 88:17, 88:18, 89:25, 93:7, 93:8, 93:9  <b>documentary</b> [2] - 23:15, 25:3  <b>documentation</b> [3] - 62:4, 96:15, 96:20  <b>documents</b> [69] - 4:5, 4:7, 10:9, 14:5, 20:25, 21:2, 21:4, 21:8, 21:14, 21:16, 21:20, 22:20, 22:24, 24:7, 24:11, 25:17, 26:3, 31:7, 32:4, 33:11, 35:5, 35:9, 37:8, 37:11, 37:14, 38:10, 38:17, 39:6, 40:12, 40:19, 45:7, 50:2, 53:11, 54:14,</p>	<p>61:15, 61:16, 61:18, 61:19, 61:23, 65:24, 66:9, 67:19, 67:21, 67:24, 68:7, 68:16, 70:6, 77:13, 77:16, 87:15, 87:16, 87:17, 87:20, 87:21, 88:1, 89:16, 89:22, 90:7, 90:8, 91:2, 91:3, 93:13, 93:21, 93:23, 100:6, 100:13, 100:17, 100:23  <b>dollars</b> [6] - 22:15, 22:16, 23:1, 24:12, 24:13, 68:13  <b>Don</b> [2] - 22:21, 24:8  <b>Donald</b> [1] - 21:19  <b>done</b> [11] - 8:5, 12:7, 12:8, 12:9, 28:17, 34:19, 40:18, 44:14, 44:20, 90:19, 97:24  <b>door</b> [16] - 72:5, 72:7, 72:8, 72:10, 72:16, 73:2, 73:6, 73:21, 73:22, 73:25, 74:1, 74:2, 74:19, 76:6, 76:9  <b>doors</b> [2] - 72:13, 73:21  <b>down</b> [8] - 11:1, 17:11, 45:9, 54:12, 56:13, 58:22, 74:12, 79:7  <b>Dr</b> [13] - 31:1, 34:16, 34:21, 35:2, 35:3, 35:9, 38:14, 38:25, 39:3, 39:19, 39:23, 40:4, 89:14  <b>draft</b> [1] - 22:13  <b>drive</b> [15] - 78:8, 78:9, 81:20, 81:24, 81:25, 82:2, 82:5, 82:10, 82:24, 82:25, 83:6, 83:22, 83:25, 84:4, 84:6  <b>Drive</b> [3] - 22:4, 22:8, 56:18  <b>drives</b> [1] - 81:23  <b>driveway</b> [2] - 71:14, 73:11  <b>due</b> [6] - 39:13, 40:18, 58:7, 60:3, 61:14, 61:23  <b>duly</b> [3] - 18:11, 61:9, 66:4  <b>during</b> [12] - 4:4, 6:17, 20:25, 26:5, 28:22, 49:21, 68:11, 69:11, 71:24, 75:14, 77:2, 99:19  <b>DURKIN</b> [7] - 86:7,</p>	<p>89:9, 91:6, 99:22, 100:4, 100:20, 100:25  <b>Durkin</b> [7] - 3:6, 85:22, 85:24, 86:7, 89:7, 91:5, 99:16  <b>Durkin's</b> [1] - 101:3  <b>duty</b> [1] - 66:22</p> <p style="text-align: center;"><b>E</b></p> <p><b>e-mail</b> [37] - 35:15, 37:14, 40:10, 42:22, 43:1, 43:15, 93:15, 93:16, 93:18, 93:21, 93:25, 94:2, 94:5, 94:18, 94:21, 95:15, 95:18, 95:22, 96:1, 96:2, 96:6, 96:10, 96:18, 96:19, 96:23, 97:1, 97:3, 97:4, 97:12, 97:15, 97:18, 97:21, 98:4, 99:5, 100:6  <b>e-mails</b> [17] - 38:12, 42:18, 42:20, 42:23, 43:2, 65:22, 90:7, 93:6, 93:13, 95:9, 96:8, 96:9, 96:16, 98:10, 98:16  <b>early</b> [2] - 3:16, 85:20  <b>East</b> [1] - 56:11  <b>effective</b> [2] - 64:18, 76:2  <b>eight</b> [6] - 18:20, 18:22, 18:25, 65:21, 83:9, 83:24  <b>either</b> [8] - 3:9, 44:3, 71:19, 79:6, 90:25, 92:24, 97:24, 100:20  <b>elected</b> [1] - 56:17  <b>electronic</b> [2] - 26:22, 84:12  <b>Elizabethtown</b> [1] - 22:9  <b>emphasizes</b> [1] - 48:4  <b>employed</b> [4] - 8:20, 8:22, 18:15, 66:18  <b>employee</b> [3] - 28:22, 61:17, 86:11  <b>employees</b> [3] - 71:11, 86:10  <b>enclosed</b> [2] - 21:15, 58:17  <b>end</b> [6] - 3:14, 28:4, 39:9, 45:25, 70:23, 77:10  <b>ended</b> [1] - 94:4  <b>enforcement</b> [5] - 71:5, 71:8, 71:11,</p>	<p>71:16, 71:17  <b>engages</b> [2] - 23:18, 25:5  <b>engaging</b> [1] - 55:5  <b>enjoy</b> [2] - 30:23, 85:5  <b>enlarge</b> [1] - 60:8  <b>Enpetro</b> [25] - 25:13, 55:2, 55:18, 56:5, 56:7, 57:5, 58:1, 58:13, 58:14, 58:16, 59:5, 59:23, 60:9, 61:3, 61:24, 62:9, 62:13, 63:12, 63:15, 63:22, 63:23, 64:8, 64:19, 65:2  <b>entered</b> [4] - 8:7, 14:19, 48:22, 101:18  <b>entire</b> [2] - 25:16, 85:11  <b>entities</b> [1] - 65:7  <b>entity</b> [14] - 13:20, 60:15, 60:16, 60:19, 60:23, 60:25, 63:22, 63:23, 64:2, 64:3, 64:17, 65:9, 65:13, 65:15  <b>entries</b> [1] - 55:24  <b>entry</b> [10] - 55:3, 57:20, 59:18, 60:24, 62:7, 62:8, 73:16, 73:18, 73:20, 75:25  <b>envelope</b> [8] - 26:22, 27:5, 27:6, 28:15, 28:16, 50:16, 51:5, 52:9  <b>environments</b> [1] - 3:18  <b>equal</b> [2] - 22:25, 24:12  <b>error</b> [1] - 88:16  <b>ESQ</b> [2] - 1:18, 1:22  <b>essentially</b> [2] - 82:1, 89:2  <b>establish</b> [3] - 42:8, 57:12, 59:10  <b>established</b> [3] - 42:4, 42:25, 78:14  <b>estate</b> [1] - 15:25  <b>et</b> [1] - 21:15  <b>evening</b> [4] - 50:12, 50:18, 50:24, 85:5  <b>event</b> [3] - 49:2, 85:4, 102:5  <b>eventually</b> [1] - 53:1  <b>evidence</b> [59] - 27:7, 31:3, 31:5, 31:9, 33:7, 33:8, 33:13, 33:16, 33:18, 34:21, 35:1, 35:7, 36:4, 36:7, 37:2, 37:6,</p>	<p>37:7, 37:16, 37:17, 37:23, 37:25, 46:24, 47:13, 51:5, 52:9, 52:13, 65:24, 70:6, 77:18, 77:20, 84:12, 87:11, 89:15, 90:22, 91:12, 91:16, 91:17, 94:23, 95:8, 95:10, 95:21, 96:9, 96:11, 96:19, 96:21, 96:22, 97:11, 97:19, 98:2, 98:3, 98:12, 98:17, 98:21, 99:3, 99:12, 99:14  <b>evidencing</b> [1] - 64:16  <b>exact</b> [5] - 10:4, 10:21, 12:1, 21:25, 62:2  <b>exactly</b> [2] - 79:1, 79:3  <b>exaggeration</b> [1] - 11:11  <b>examination</b> [2] - 13:14, 98:16  <b>EXAMINATION</b> [6] - 8:16, 16:9, 17:21, 18:13, 53:25, 66:14  <b>examined</b> [1] - 90:15  <b>examiners</b> [2] - 71:12, 77:22  <b>example</b> [2] - 37:17, 68:21  <b>exceed</b> [2] - 14:9, 14:14  <b>excess</b> [2] - 17:8, 68:13  <b>excluded</b> [1] - 33:4  <b>excluding</b> [1] - 33:22  <b>excuse</b> [1] - 77:4  <b>excused</b> [2] - 18:6, 18:8  <b>execute</b> [1] - 71:3  <b>executed</b> [4] - 49:23, 50:6, 80:19, 80:24  <b>execution</b> [2] - 70:10, 71:24  <b>exemption</b> [2] - 15:5, 15:6  <b>exemptions</b> [7] - 14:23, 14:24, 14:25, 15:1, 15:3, 15:8, 15:9  <b>exhibit</b> [13] - 4:25, 21:6, 26:9, 28:12, 28:25, 51:4, 52:8, 52:18, 53:10, 65:16, 79:15, 79:17, 101:17  <b>Exhibit</b> [5] - 28:6, 29:3, 50:22, 51:24, 61:5  <b>exhibits</b> [9] - 4:20, 4:23, 5:9, 7:6, 7:11,</p>
---	---	--	---	--

<p>7:16, 7:17, 7:18, 98:13</p> <p><b>existence</b> [3] - 57:13, 59:10, 62:12</p> <p><b>exits</b> [1] - 72:10</p> <p><b>expect</b> [1] - 85:11</p> <p><b>expedition</b> [1] - 58:19</p> <p><b>expense</b> [1] - 39:10</p> <p><b>expert</b> [4] - 90:13, 90:15, 90:25, 91:13</p> <p><b>explain</b> [7] - 9:24, 10:14, 13:1, 13:16, 15:19, 75:22, 82:18</p> <p><b>expose</b> [1] - 84:19</p> <p><b>Express</b> [2] - 22:3, 22:6</p> <p><b>expressed</b> [1] - 87:7</p> <p><b>extension</b> [1] - 35:20</p> <p><b>extraordinary</b> [2] - 40:1, 40:4</p> <p><b>extreme</b> [2] - 11:21, 11:24</p> <p><b>eye</b> [4] - 8:9, 30:16, 49:2, 85:1</p>	<p>68:17, 69:9, 71:8, 71:10, 71:11, 71:18, 71:19, 71:20, 72:6, 72:8, 73:2, 73:5, 92:6</p> <p><b>February</b> [6] - 18:20, 18:22, 18:25, 55:22, 59:7, 59:25</p> <p><b>Fed</b> [3] - 3:4, 89:6, 93:11</p> <p><b>FEDERAL</b> [1] - 1:19</p> <p><b>Federal</b> [9] - 22:3, 22:6, 42:20, 43:12, 44:21, 64:22, 86:8, 86:10, 86:11</p> <p><b>federal</b> [2] - 71:21, 80:23</p> <p><b>fee</b> [1] - 58:19</p> <p><b>fees</b> [2] - 58:6, 60:2</p> <p><b>feet</b> [2] - 76:5</p> <p><b>fellow</b> [1] - 3:4</p> <p><b>felt</b> [1] - 67:6</p> <p><b>Ferguson</b> [10] - 3:7, 43:13, 43:16, 44:1, 44:11, 44:16, 45:1, 45:16, 46:1, 46:10</p> <p><b>few</b> [2] - 10:4, 40:1</p> <p><b>fifteen</b> [1] - 54:5</p> <p><b>fifth</b> [1] - 52:1</p> <p><b>file</b> [11] - 55:1, 55:18, 58:1, 59:9, 61:2, 61:16, 61:23, 61:24, 63:15, 69:14, 80:1</p> <p><b>filed</b> [15] - 5:8, 14:13, 15:16, 16:15, 32:4, 45:4, 53:5, 56:5, 57:12, 62:4, 79:21, 80:7, 80:16, 86:9, 88:17</p> <p><b>files</b> [6] - 13:18, 54:20, 57:21, 59:19, 60:25, 65:15</p> <p><b>filing</b> [5] - 55:19, 62:1, 63:6, 63:17, 64:8</p> <p><b>filings</b> [2] - 14:9, 69:6</p> <p><b>fill</b> [3] - 11:2, 11:14, 12:12</p> <p><b>filled</b> [3] - 10:18, 10:20, 23:25</p> <p><b>filling</b> [2] - 3:12, 11:8</p> <p><b>finally</b> [2] - 25:11, 39:20</p> <p><b>financial</b> [1] - 40:21</p> <p><b>fine</b> [6] - 3:20, 9:14, 31:11, 48:11, 78:15, 97:24</p> <p><b>fingerprint</b> [2] - 95:18, 96:6</p> <p><b>finish</b> [1] - 75:11</p> <p><b>finishes</b> [1] - 85:11</p>	<p><b>fireplace</b> [1] - 76:12</p> <p><b>first</b> [14] - 18:4, 20:1, 26:8, 34:25, 38:14, 56:4, 56:16, 61:24, 62:6, 64:3, 75:24, 86:15, 87:14, 98:15</p> <p><b>fit</b> [1] - 83:15</p> <p><b>five</b> [10] - 9:1, 9:5, 53:21, 66:9, 72:17, 73:15, 73:19, 76:25, 77:2, 93:7</p> <p><b>fix</b> [1] - 13:11</p> <p><b>fizzled</b> [1] - 3:19</p> <p><b>flash</b> [2] - 82:24, 83:22</p> <p><b>flexible</b> [1] - 99:21</p> <p><b>flip</b> [1] - 25:12</p> <p><b>floor</b> [6] - 74:10, 74:13, 74:14, 75:15, 76:6, 84:2</p> <p><b>floors</b> [2] - 70:23, 70:24</p> <p><b>Fogerty</b> [2] - 67:18</p> <p><b>folder</b> [2] - 66:7, 66:8</p> <p><b>folks</b> [2] - 3:7, 3:17</p> <p><b>follow</b> [2] - 18:2, 18:3</p> <p><b>follow-up</b> [1] - 18:2</p> <p><b>follow-ups</b> [1] - 18:3</p> <p><b>following</b> [11] - 21:16, 21:21, 22:3, 29:12, 56:20, 56:24, 57:4, 57:5, 59:3, 59:5, 60:11</p> <p><b>follows</b> [7] - 18:12, 55:15, 61:9, 62:1, 63:12, 65:20, 66:5</p> <p><b>FOR</b> [2] - 1:1, 2:4</p> <p><b>force</b> [3] - 71:10, 71:18, 73:16</p> <p><b>forced</b> [2] - 73:18, 73:20</p> <p><b>forecast</b> [1] - 8:10</p> <p><b>foregoing</b> [3] - 103:7, 103:10, 103:20</p> <p><b>foreign</b> [5] - 63:21, 63:22, 64:2, 64:3, 64:11</p> <p><b>forensic</b> [4] - 71:12, 78:7, 82:9, 84:5</p> <p><b>forfeited</b> [17] - 57:6, 57:7, 57:8, 57:19, 58:3, 59:6, 59:7, 59:17, 59:24, 60:10, 60:16, 60:18, 60:23, 65:3, 65:9, 65:10</p> <p><b>forfeits</b> [1] - 65:12</p> <p><b>forfeiture</b> [21] - 55:20, 55:22, 55:24, 57:1, 57:3, 57:22, 57:25, 58:10, 58:25, 59:2, 59:20, 59:22, 60:6,</p>	<p>60:8, 60:14, 61:1, 63:17, 63:18, 65:1, 65:6, 65:14</p> <p><b>forgot</b> [2] - 40:10, 42:15</p> <p><b>form</b> [3] - 54:25, 58:18, 87:17</p> <p><b>formation</b> [1] - 63:25</p> <p><b>former</b> [2] - 39:24, 86:11</p> <p><b>forms</b> [3] - 12:4, 12:14, 12:24</p> <p><b>forth</b> [2] - 64:19, 103:9</p> <p><b>forwarded</b> [1] - 35:12</p> <p><b>four</b> [11] - 8:12, 8:13, 11:19, 29:24, 34:3, 51:1, 62:15, 72:22, 82:24, 93:6</p> <p><b>four-way</b> [1] - 29:24</p> <p><b>fourth</b> [1] - 50:25</p> <p><b>franchise</b> [6] - 57:12, 57:13, 58:5, 59:9, 59:11, 60:1</p> <p><b>frankly</b> [1] - 88:12</p> <p><b>fraud</b> [1] - 25:23</p> <p><b>free</b> [2] - 75:4, 75:5</p> <p><b>freely</b> [1] - 23:6</p> <p><b>friend</b> [2] - 40:16, 94:5</p> <p><b>front</b> [6] - 72:5, 72:8, 72:18, 73:11, 74:1, 76:6</p> <p><b>full</b> [9] - 8:13, 8:18, 22:19, 22:22, 23:5, 24:9, 24:18, 69:23, 73:19</p> <p><b>fully</b> [3] - 23:14, 24:19, 25:1</p> <p><b>funds</b> [2] - 37:10, 65:21</p> <p><b>futility</b> [1] - 17:19</p>	<p><b>germane</b> [1] - 29:19</p> <p><b>gig</b> [1] - 82:25</p> <p><b>gigabyte</b> [3] - 82:24, 83:9, 83:22</p> <p><b>given</b> [5] - 21:9, 42:10, 55:7, 91:18, 100:14</p> <p><b>glad</b> [1] - 88:24</p> <p><b>GOVERNMENT</b> [1] - 2:4</p> <p><b>government</b> [3] - 39:10, 39:24, 98:14</p> <p><b>government's</b> [1] - 98:13</p> <p><b>grand</b> [1] - 68:25</p> <p><b>great</b> [1] - 68:6</p> <p><b>Greensboro</b> [1] - 24:5</p> <p><b>Greenspan</b> [1] - 40:14</p> <p><b>greenspan</b> [1] - 40:17</p> <p><b>Gregory</b> [1] - 8:19</p> <p><b>GREGORY</b> [2] - 2:5, 8:15</p> <p><b>ground</b> [1] - 31:16</p> <p><b>grounds</b> [6] - 16:16, 20:14, 29:18, 60:14, 65:6, 88:6</p> <p><b>guarantee</b> [2] - 22:23, 24:10</p> <p><b>guess</b> [3] - 8:8, 29:24, 100:15</p> <p><b>Gwyn</b> [1] - 61:1</p>
<p><b>F</b></p> <p><b>facsimile</b> [1] - 91:20</p> <p><b>fact</b> [7] - 4:9, 16:22, 35:8, 36:20, 40:17, 52:6, 101:17</p> <p><b>facts</b> [3] - 38:5, 87:24, 88:11</p> <p><b>factual</b> [1] - 44:19</p> <p><b>fail</b> [1] - 57:12</p> <p><b>failed</b> [3] - 57:16, 59:9, 59:13</p> <p><b>failure</b> [3] - 48:9, 58:4, 59:25</p> <p><b>fair</b> [2] - 18:5, 31:15</p> <p><b>fairly</b> [1] - 76:4</p> <p><b>faith</b> [4] - 16:16, 16:21, 23:5, 24:18</p> <p><b>familiar</b> [2] - 97:8, 98:5</p> <p><b>far</b> [9] - 5:10, 15:12, 25:14, 29:21, 44:12, 77:2, 90:1, 91:14</p> <p><b>Farmer</b> [1] - 28:19</p> <p><b>farmer</b> [1] - 29:9</p> <p><b>fast</b> [1] - 44:2</p> <p><b>favor</b> [1] - 39:19</p> <p><b>favorable</b> [6] - 39:15, 42:5, 87:12, 88:2, 91:18, 93:5</p> <p><b>fax</b> [2] - 68:1</p> <p><b>FBI</b> [26] - 18:16, 18:19, 18:24, 19:5, 50:3, 51:2, 52:6, 66:19, 66:20, 66:24, 67:7,</p>	<p><b>F</b></p>	<p><b>fireplace</b> [1] - 76:12</p> <p><b>first</b> [14] - 18:4, 20:1, 26:8, 34:25, 38:14, 56:4, 56:16, 61:24, 62:6, 64:3, 75:24, 86:15, 87:14, 98:15</p> <p><b>fit</b> [1] - 83:15</p> <p><b>five</b> [10] - 9:1, 9:5, 53:21, 66:9, 72:17, 73:15, 73:19, 76:25, 77:2, 93:7</p> <p><b>fix</b> [1] - 13:11</p> <p><b>fizzled</b> [1] - 3:19</p> <p><b>flash</b> [2] - 82:24, 83:22</p> <p><b>flexible</b> [1] - 99:21</p> <p><b>flip</b> [1] - 25:12</p> <p><b>floor</b> [6] - 74:10, 74:13, 74:14, 75:15, 76:6, 84:2</p> <p><b>floors</b> [2] - 70:23, 70:24</p> <p><b>Fogerty</b> [2] - 67:18</p> <p><b>folder</b> [2] - 66:7, 66:8</p> <p><b>folks</b> [2] - 3:7, 3:17</p> <p><b>follow</b> [2] - 18:2, 18:3</p> <p><b>follow-up</b> [1] - 18:2</p> <p><b>follow-ups</b> [1] - 18:3</p> <p><b>following</b> [11] - 21:16, 21:21, 22:3, 29:12, 56:20, 56:24, 57:4, 57:5, 59:3, 59:5, 60:11</p> <p><b>follows</b> [7] - 18:12, 55:15, 61:9, 62:1, 63:12, 65:20, 66:5</p> <p><b>FOR</b> [2] - 1:1, 2:4</p> <p><b>force</b> [3] - 71:10, 71:18, 73:16</p> <p><b>forced</b> [2] - 73:18, 73:20</p> <p><b>forecast</b> [1] - 8:10</p> <p><b>foregoing</b> [3] - 103:7, 103:10, 103:20</p> <p><b>foreign</b> [5] - 63:21, 63:22, 64:2, 64:3, 64:11</p> <p><b>forensic</b> [4] - 71:12, 78:7, 82:9, 84:5</p> <p><b>forfeited</b> [17] - 57:6, 57:7, 57:8, 57:19, 58:3, 59:6, 59:7, 59:17, 59:24, 60:10, 60:16, 60:18, 60:23, 65:3, 65:9, 65:10</p> <p><b>forfeits</b> [1] - 65:12</p> <p><b>forfeiture</b> [21] - 55:20, 55:22, 55:24, 57:1, 57:3, 57:22, 57:25, 58:10, 58:25, 59:2, 59:20, 59:22, 60:6,</p>	<p><b>G</b></p> <p><b>gap</b> [1] - 29:4</p> <p><b>garage</b> [5] - 70:24, 76:7, 76:13, 76:17, 84:2</p> <p><b>gas</b> [1] - 55:5</p> <p><b>Gate</b> [1] - 96:7</p> <p><b>general</b> [3] - 30:13, 42:6, 54:24</p> <p><b>generally</b> [1] - 10:16</p> <p><b>generically</b> [1] - 67:25</p> <p><b>gentleman</b> [7] - 40:10, 45:5, 45:8, 95:14, 98:15, 100:9</p> <p><b>gentlemen</b> [2] - 3:2, 89:15</p> <p><b>geologist</b> [1] - 21:19</p> <p><b>Gerald</b> [1] - 26:24</p>	<p><b>H</b></p> <p><b>hac</b> [1] - 86:16</p> <p><b>half</b> [1] - 76:8</p> <p><b>hand</b> [5] - 5:24, 12:4, 47:11, 55:7, 86:17</p> <p><b>handle</b> [2] - 3:3, 86:23</p> <p><b>handwritten</b> [1] - 90:24</p> <p><b>happenstance</b> [1] - 87:19</p> <p><b>happy</b> [2] - 46:9, 88:7</p> <p><b>hard</b> [12] - 7:21, 78:8, 81:20, 81:23, 81:24, 81:25, 82:2, 82:5, 82:10, 83:25, 84:4, 84:6</p> <p><b>hardware</b> [1] - 78:8</p> <p><b>HARLEY</b> [1] - 1:7</p> <p><b>Harley</b> [74] - 12:11, 19:10, 19:16, 20:1, 22:11, 26:1, 27:2, 28:9, 28:18, 29:5, 29:10, 29:16, 29:21, 29:22, 29:25, 32:21, 33:5, 33:6, 33:23, 33:25, 34:12, 34:13, 34:20, 35:1, 35:2, 35:7, 47:9, 47:14,</p>

47:17, 47:20, 49:9, 49:16, 50:5, 50:10, 50:17, 51:1, 51:7, 52:2, 52:10, 52:12, 52:21, 55:4, 65:18, 66:25, 67:6, 67:22, 68:2, 68:5, 68:6, 68:9, 69:5, 70:1, 74:7, 74:9, 74:11, 74:12, 74:16, 74:20, 85:25, 87:12, 88:2, 89:11, 89:13, 98:10, 98:18, 98:19, 99:10, 101:18, 101:19, 101:22, 102:10, 102:13 <b>Harley's</b> [9] - 6:4, 13:25, 14:12, 16:24, 27:2, 69:23, 70:5, 70:16, 71:6 <b>harmful</b> [1] - 98:21 <b>HARRISBURG</b> [1] - 1:20 <b>head</b> [2] - 43:24, 45:13 <b>headphones</b> [5] - 27:20, 27:22, 27:25, 28:1, 28:4 <b>headquarters</b> [2] - 44:4, 45:6 <b>heads</b> [1] - 47:4 <b>hear</b> [17] - 5:4, 13:5, 27:23, 28:3, 29:11, 34:5, 34:16, 38:3, 51:15, 51:17, 84:23, 85:15, 88:22, 88:24, 89:19, 92:14, 100:18 <b>heard</b> [5] - 44:11, 44:12, 46:14, 69:10, 74:18 <b>hearing</b> [10] - 16:25, 31:1, 33:7, 34:1, 43:6, 45:4, 61:20, 92:12, 95:4, 99:17 <b>hearsay</b> [2] - 20:15, 29:18 <b>held</b> [2] - 23:2, 24:14 <b>hello</b> [1] - 86:3 <b>help</b> [1] - 39:3 <b>helpful</b> [2] - 78:2, 100:15 <b>Hennessy</b> [13] - 46:22, 86:14, 86:23, 87:4, 87:14, 88:11, 88:12, 88:15, 90:2, 90:5, 90:6, 91:15, 93:12 <b>Hennessy's</b> [1] - 88:19 <b>hereby</b> [16] - 22:21, 24:8, 54:19, 55:16, 57:19, 58:7, 59:17,	60:3, 60:11, 62:2, 63:13, 64:9, 64:16, 65:12, 65:20, 103:6 <b>hereinbefore</b> [1] - 103:9 <b>hereof</b> [4] - 23:7, 24:19, 57:22, 59:20 <b>hereon</b> [3] - 56:1, 57:3, 59:2 <b>hereunto</b> [1] - 55:25 <b>herewith</b> [1] - 61:15 <b>Hewlett</b> [2] - 78:3, 81:21 <b>hi</b> [1] - 85:23 <b>hiding</b> [1] - 75:13 <b>highest</b> [1] - 40:20 <b>highly</b> [2] - 4:8, 6:23 <b>history</b> [1] - 4:7 <b>holding</b> [1] - 52:9 <b>home</b> [5] - 3:16, 30:17, 52:11, 52:12, 77:11 <b>homestead</b> [1] - 15:6 <b>Honor</b> [67] - 3:20, 3:22, 4:5, 5:10, 5:12, 6:3, 18:7, 18:9, 26:17, 27:11, 27:14, 28:24, 31:16, 33:21, 34:6, 34:24, 36:1, 36:20, 38:2, 38:4, 38:13, 39:16, 39:20, 40:2, 40:6, 40:9, 41:8, 42:2, 42:15, 43:8, 44:9, 44:22, 44:24, 45:25, 46:13, 46:17, 47:1, 48:8, 48:13, 49:6, 53:14, 65:24, 78:10, 79:14, 85:16, 85:19, 86:3, 86:22, 89:21, 91:6, 91:7, 91:24, 92:21, 93:3, 94:2, 95:1, 95:4, 96:16, 97:9, 98:6, 98:9, 99:2, 99:22, 100:4, 101:8, 102:15 <b>HONORABLE</b> [1] - 1:10 <b>hopes</b> [1] - 72:6 <b>Hopson</b> [2] - 56:22, 56:23 <b>hour</b> [1] - 53:20 <b>hours</b> [3] - 30:11, 76:25, 77:2 <b>house</b> [5] - 43:17, 72:19, 74:3, 74:6, 77:8 <b>Hui</b> [4] - 90:7, 96:23, 97:7, 100:8 <b>hundred</b> [2] - 11:19,	38:11 <b>hung</b> [1] - 73:3  <b>I</b>  <b>ICC</b> [1] - 23:17 <b>idea</b> [1] - 88:14 <b>identification</b> [1] - 71:16 <b>identified</b> [3] - 6:10, 71:19, 98:12 <b>identify</b> [5] - 21:6, 26:21, 28:12, 28:15, 80:4 <b>identifying</b> [1] - 71:17 <b>ignore</b> [2] - 45:2, 48:2 <b>ignoring</b> [1] - 45:5 <b>image</b> [2] - 82:2, 91:9 <b>images</b> [1] - 91:9 <b>imagine</b> [1] - 44:18 <b>immediately</b> [4] - 7:25, 30:23, 72:3, 76:8 <b>important</b> [7] - 31:10, 32:8, 32:9, 39:2, 42:15, 42:16, 97:16 <b>importantly</b> [1] - 91:9 <b>imposed</b> [1] - 60:21 <b>impossible</b> [1] - 17:19 <b>impressed</b> [1] - 56:1 <b>IN</b> [1] - 1:1 <b>Inc</b> [28] - 22:4, 22:17, 23:4, 24:4, 24:16, 25:13, 55:2, 55:3, 55:19, 56:5, 56:8, 57:5, 58:1, 58:14, 58:17, 59:5, 59:23, 60:9, 61:24, 62:9, 62:13, 63:12, 63:15, 63:23, 64:8, 64:19, 65:2 <b>inches</b> [1] - 8:12 <b>incidentally</b> [1] - 30:11 <b>include</b> [1] - 33:25 <b>included</b> [1] - 100:6 <b>includes</b> [1] - 91:8 <b>including</b> [6] - 30:13, 55:21, 55:23, 63:16, 71:7, 81:5 <b>inconvenience</b> [1] - 92:17 <b>incorporated</b> [1] - 63:24 <b>incorporation</b> [3] - 56:5, 62:7, 62:9 <b>incorporator</b> [2] - 56:21, 56:24 <b>independent</b> [4] - 37:23, 37:25, 89:15,	99:12 <b>INDEX</b> [1] - 2:2 <b>indicate</b> [4] - 46:24, 89:20, 99:11, 101:8 <b>indicated</b> [4] - 13:21, 39:12, 73:7, 80:21 <b>indicates</b> [2] - 31:6, 35:3 <b>indicating</b> [3] - 54:3, 54:7, 65:6 <b>indication</b> [4] - 46:9, 49:1, 49:3, 91:18 <b>indictment</b> [2] - 65:22, 65:23 <b>individual</b> [10] - 11:8, 13:25, 14:11, 15:10, 15:20, 15:22, 20:3, 26:1, 46:5, 64:6 <b>individual's</b> [1] - 20:2 <b>individuals</b> [4] - 27:4, 43:11, 86:25, 87:11 <b>information</b> [13] - 11:17, 11:18, 12:5, 12:14, 61:14, 68:5, 82:21, 94:6, 94:19, 95:16, 95:24, 96:5, 99:6 <b>informed</b> [2] - 35:1, 35:7 <b>infrequently</b> [1] - 16:17 <b>infringing</b> [1] - 31:19 <b>initial</b> [6] - 20:12, 53:10, 56:9, 56:11, 56:14, 64:6 <b>inquiry</b> [3] - 23:9, 24:21, 61:15 <b>inside</b> [7] - 74:3, 74:4, 74:6, 76:3, 82:16, 82:20, 83:16 <b>instance</b> [2] - 84:3, 93:6 <b>instances</b> [1] - 87:13 <b>instruct</b> [5] - 5:17, 48:2, 48:7, 101:20 <b>instructing</b> [1] - 5:21 <b>instruction</b> [6] - 47:18, 47:23, 48:9, 101:20, 101:23, 102:4 <b>instructions</b> [1] - 21:22 <b>instrument</b> [7] - 23:6, 23:14, 24:18, 25:2, 41:12, 42:21 <b>instruments</b> [5] - 40:22, 41:14, 42:19, 43:2, 96:17 <b>intends</b> [1] - 64:2 <b>intents</b> [1] - 87:18	<b>interaction</b> [1] - 67:21 <b>interested</b> [1] - 30:7 <b>interests</b> [1] - 39:8 <b>interior</b> [1] - 70:25 <b>international</b> [1] - 23:17 <b>International</b> [1] - 25:4 <b>internet</b> [1] - 69:4 <b>interpreting</b> [1] - 14:6 <b>interstate</b> [1] - 65:23 <b>interview</b> [5] - 20:5, 50:3, 67:13, 67:15, 68:22 <b>interviewed</b> [5] - 20:23, 67:8, 68:8, 69:15, 69:18 <b>interviews</b> [1] - 21:1 <b>introduce</b> [1] - 65:24 <b>introduced</b> [1] - 5:9 <b>introducing</b> [1] - 54:14 <b>introduction</b> [1] - 50:20 <b>inventory</b> [8] - 79:16, 79:21, 79:25, 80:2, 80:5, 80:6, 80:16, 81:13 <b>investigate</b> [1] - 66:25 <b>investigating</b> [1] - 25:21 <b>investigation</b> [23] - 19:9, 19:13, 19:23, 20:18, 25:18, 25:22, 25:25, 26:6, 52:23, 54:4, 67:2, 67:4, 67:10, 68:17, 68:18, 68:19, 69:11, 69:12, 69:16, 69:20, 70:8, 81:9, 95:23 <b>investment</b> [1] - 43:17 <b>involve</b> [2] - 15:5, 33:22 <b>involved</b> [3] - 29:6, 45:22 <b>involvement</b> [1] - 87:19 <b>involves</b> [2] - 15:20, 101:16 <b>involving</b> [5] - 19:9, 28:9, 46:10, 66:25 <b>irrevocably</b> [2] - 22:22, 24:8 <b>issuance</b> [3] - 23:3, 24:15, 64:20 <b>issue</b> [15] - 3:25, 6:15, 22:16, 24:3, 31:18, 35:1, 43:9, 44:1, 44:24, 48:10, 68:21, 88:1, 93:12, 98:18,
---	--	--	--	---

101:16 <b>issued</b> [6] - 23:5, 24:17, 32:3, 44:11, 54:2, 86:10 <b>issuer</b> [2] - 40:23, 40:25 <b>issues</b> [3] - 31:19, 64:16, 101:14 <b>item</b> [6] - 42:16, 77:24, 79:3, 82:15 <b>items</b> [14] - 11:2, 11:17, 11:18, 12:13, 53:12, 77:5, 77:22, 78:22, 81:6, 81:14, 81:18 <b>itself</b> [3] - 27:5, 41:12, 62:6	48:22, 48:24, 50:22, 51:24, 52:18, 53:19, 68:25, 75:22, 84:17, 85:7, 101:20, 101:21, 101:24, 102:1 <b>JURY</b> [1] - 1:13 <b>Justice</b> [2] - 8:23, 8:24	<b>Lane</b> [1] - 56:11 <b>language</b> [1] - 10:11 <b>laptop</b> [3] - 82:5, 82:9, 82:11 <b>large</b> [4] - 4:13, 67:19, 76:4, 76:12 <b>larger</b> [1] - 83:16 <b>Larry</b> [2] - 3:6, 86:7 <b>Las</b> [1] - 62:14 <b>last</b> [12] - 9:5, 25:11, 44:10, 46:20, 52:5, 52:20, 60:8, 62:8, 63:5, 64:25, 76:23, 85:17 <b>latest</b> [1] - 30:11 <b>LAURA</b> [2] - 103:3, 103:17 <b>Laura</b> [1] - 103:14 <b>law</b> [10] - 5:23, 14:6, 39:25, 64:13, 64:15, 71:5, 71:8, 71:11, 71:15, 71:17 <b>Law</b> [2] - 64:22, 64:23 <b>Lawrence</b> [2] - 25:8, 28:20 <b>laws</b> [1] - 63:24 <b>lawyer</b> [3] - 3:5, 92:15, 92:16 <b>lawyer's</b> [1] - 32:10 <b>lawyer/client</b> [2] - 31:19, 32:10 <b>lawyers</b> [3] - 12:7, 12:8, 12:9 <b>lay</b> [2] - 10:8, 10:15 <b>lead</b> [2] - 19:22, 71:24 <b>lean</b> [1] - 9:14 <b>learned</b> [2] - 43:22, 68:11 <b>least</b> [4] - 11:5, 11:9, 45:5, 99:13 <b>leave</b> [11] - 5:25, 8:13, 47:18, 48:1, 75:4, 75:5, 88:3, 92:3, 92:19, 92:20, 92:25 <b>lecture</b> [1] - 95:20 <b>left</b> [12] - 21:2, 23:20, 25:14, 30:24, 33:6, 73:5, 73:13, 76:9, 76:10, 77:23, 81:22, 81:25 <b>legal</b> [8] - 10:8, 10:11, 32:5, 43:24, 44:4, 45:7, 45:14, 54:20 <b>legally</b> [1] - 13:19 <b>legitimacy</b> [1] - 21:3 <b>legitimate</b> [2] - 19:18, 99:13 <b>less</b> [1] - 70:7 <b>letter</b> [7] - 21:8, 22:2, 23:22, 54:3, 58:14,	63:17, 63:18 <b>letterhead</b> [4] - 22:13, 56:25, 58:15, 58:24 <b>letters</b> [2] - 37:10, 68:2 <b>letting</b> [1] - 42:24 <b>levels</b> [1] - 40:20 <b>Lexus</b> [1] - 76:20 <b>liabilities</b> [2] - 14:15, 15:12 <b>light</b> [1] - 40:4 <b>limits</b> [1] - 8:12 <b>line</b> [7] - 29:23, 30:2, 30:3, 34:2, 40:13, 43:9, 88:17 <b>liquidated</b> [1] - 17:16 <b>liquidation</b> [1] - 9:17 <b>list</b> [12] - 62:8, 62:21, 78:11, 78:14, 78:18, 78:19, 78:23, 78:25, 81:6, 81:14, 81:16, 100:8 <b>listed</b> [16] - 4:24, 13:18, 13:22, 13:24, 14:1, 14:3, 14:4, 15:21, 15:24, 16:1, 17:15, 62:5, 62:17, 63:3, 81:19, 96:18 <b>listen</b> [3] - 33:23, 52:7, 96:11 <b>listened</b> [1] - 29:21 <b>listing</b> [1] - 55:3 <b>lists</b> [4] - 13:3, 81:9, 96:16, 96:17 <b>live</b> [3] - 3:18, 8:10, 96:5 <b>lives</b> [4] - 30:14, 40:11, 94:11, 95:16 <b>living</b> [5] - 76:11, 76:12, 82:8, 83:1, 83:12 <b>load</b> [2] - 9:7, 9:10 <b>local</b> [3] - 19:17, 20:2, 71:8 <b>located</b> [9] - 22:19, 24:5, 73:10, 74:8, 74:9, 82:6, 82:9, 82:14, 84:1 <b>locating</b> [1] - 68:23 <b>location</b> [2] - 81:2, 81:3 <b>loft</b> [4] - 82:7, 82:8, 82:14, 83:12 <b>Lollar</b> [1] - 25:8 <b>look</b> [7] - 7:5, 31:17, 37:13, 75:12, 79:11, 88:25, 96:3 <b>looked</b> [4] - 47:8, 78:4, 83:6, 89:1 <b>looking</b> [9] - 66:6,	68:20, 77:5, 78:25, 79:7, 81:11, 89:22, 96:8, 96:19 <b>looks</b> [4] - 30:17, 70:20, 80:8, 87:7 <b>loose</b> [1] - 44:2 <b>losing</b> [1] - 25:24 <b>loud</b> [1] - 72:5 <b>LPC</b> [14] - 25:13, 55:2, 55:19, 56:5, 56:7, 57:5, 58:1, 58:14, 58:15, 58:17, 59:5, 59:23, 60:9, 61:3 <b>lunch</b> [4] - 30:19, 30:23, 30:24, 47:8 <b>Luzerne</b> [1] - 30:13	
<b>J</b>				<b>M</b>	
<b>jackets</b> [1] - 71:20 <b>January</b> [3] - 63:19, 64:4, 65:2 <b>Jerry</b> [1] - 49:25 <b>Jersey</b> [1] - 94:12 <b>Jim</b> [1] - 19:14 <b>job</b> [1] - 9:2 <b>John</b> [1] - 56:2 <b>joined</b> [1] - 27:3 <b>JOSEPH</b> [1] - 1:22 <b>Joseph</b> [5] - 34:14, 90:7, 96:23, 97:7, 100:8 <b>Joshua</b> [1] - 3:5 <b>judge</b> [2] - 16:22, 48:1 <b>Judge</b> [2] - 34:7, 85:23 <b>judgment</b> [7] - 5:7, 57:13, 59:10, 60:20, 68:9, 68:13, 101:18 <b>judicial</b> [3] - 57:19, 59:17, 60:24 <b>Judy</b> [1] - 13:6 <b>July</b> [5] - 55:23, 59:22, 62:24, 63:6, 63:7 <b>jump</b> [1] - 98:9 <b>June</b> [9] - 55:20, 55:21, 55:22, 56:6, 56:23, 58:1, 58:14, 58:15, 58:22 <b>jurisdiction</b> [2] - 55:6, 64:1 <b>jurors</b> [2] - 27:21, 47:20 <b>jury</b> [32] - 3:16, 4:8, 4:14, 5:17, 6:22, 8:6, 8:7, 13:2, 28:6, 28:25, 29:3, 30:24, 47:15, 47:23, 47:25, 48:1, 48:4, 48:18,	48:22, 48:24, 50:22, 51:24, 52:18, 53:19, 68:25, 75:22, 84:17, 85:7, 101:20, 101:21, 101:24, 102:1 <b>JURY</b> [1] - 1:13 <b>Justice</b> [2] - 8:23, 8:24	<b>Kathy</b> [1] - 55:8 <b>keep</b> [7] - 8:9, 14:21, 15:4, 30:16, 49:2, 79:7, 84:25 <b>keeping</b> [17] - 21:22, 21:24, 22:2, 22:5, 22:14, 23:5, 23:8, 23:12, 23:13, 24:2, 24:17, 24:20, 24:24, 25:1, 35:20, 37:9, 41:5 <b>Kelly</b> [4] - 4:9, 26:24, 27:5, 49:25 <b>Kentucky</b> [1] - 22:9 <b>Kesterson</b> [4] - 21:20, 22:21, 24:8, 30:5 <b>Kevin</b> [1] - 67:18 <b>Kiat</b> [5] - 90:8, 96:23, 97:7, 98:5, 100:8 <b>kind</b> [2] - 22:10, 76:19 <b>kindly</b> [1] - 46:11 <b>kitchen</b> [1] - 76:9 <b>knock</b> [2] - 72:4, 72:16 <b>knocking</b> [3] - 72:5, 72:11, 72:13 <b>knowledge</b> [6] - 44:9, 44:13, 61:14, 87:15, 87:25, 93:23 <b>known</b> [4] - 4:17, 6:24, 81:13, 95:6 <b>knows</b> [6] - 4:15, 32:21, 35:2, 38:15, 82:17 <b>Kuhn</b> [6] - 85:23, 86:17, 86:19, 93:2, 101:5 <b>KUHN</b> [17] - 86:3, 86:22, 87:2, 87:10, 88:16, 88:22, 88:24, 89:3, 91:7, 91:24, 92:2, 93:3, 99:2, 99:20, 100:1, 101:1, 101:8	<b>Lane</b> [1] - 56:11 <b>language</b> [1] - 10:11 <b>laptop</b> [3] - 82:5, 82:9, 82:11 <b>large</b> [4] - 4:13, 67:19, 76:4, 76:12 <b>larger</b> [1] - 83:16 <b>Larry</b> [2] - 3:6, 86:7 <b>Las</b> [1] - 62:14 <b>last</b> [12] - 9:5, 25:11, 44:10, 46:20, 52:5, 52:20, 60:8, 62:8, 63:5, 64:25, 76:23, 85:17 <b>latest</b> [1] - 30:11 <b>LAURA</b> [2] - 103:3, 103:17 <b>Laura</b> [1] - 103:14 <b>law</b> [10] - 5:23, 14:6, 39:25, 64:13, 64:15, 71:5, 71:8, 71:11, 71:15, 71:17 <b>Law</b> [2] - 64:22, 64:23 <b>Lawrence</b> [2] - 25:8, 28:20 <b>laws</b> [1] - 63:24 <b>lawyer</b> [3] - 3:5, 92:15, 92:16 <b>lawyer's</b> [1] - 32:10 <b>lawyer/client</b> [2] - 31:19, 32:10 <b>lawyers</b> [3] - 12:7, 12:8, 12:9 <b>lay</b> [2] - 10:8, 10:15 <b>lead</b> [2] - 19:22, 71:24 <b>lean</b> [1] - 9:14 <b>learned</b> [2] - 43:22, 68:11 <b>least</b> [4] - 11:5, 11:9, 45:5, 99:13 <b>leave</b> [11] - 5:25, 8:13, 47:18, 48:1, 75:4, 75:5, 88:3, 92:3, 92:19, 92:20, 92:25 <b>lecture</b> [1] - 95:20 <b>left</b> [12] - 21:2, 23:20, 25:14, 30:24, 33:6, 73:5, 73:13, 76:9, 76:10, 77:23, 81:22, 81:25 <b>legal</b> [8] - 10:8, 10:11, 32:5, 43:24, 44:4, 45:7, 45:14, 54:20 <b>legally</b> [1] - 13:19 <b>legitimacy</b> [1] - 21:3 <b>legitimate</b> [2] - 19:18, 99:13 <b>less</b> [1] - 70:7 <b>letter</b> [7] - 21:8, 22:2, 23:22, 54:3, 58:14,	63:17, 63:18 <b>letterhead</b> [4] - 22:13, 56:25, 58:15, 58:24 <b>letters</b> [2] - 37:10, 68:2 <b>letting</b> [1] - 42:24 <b>levels</b> [1] - 40:20 <b>Lexus</b> [1] - 76:20 <b>liabilities</b> [2] - 14:15, 15:12 <b>light</b> [1] - 40:4 <b>limits</b> [1] - 8:12 <b>line</b> [7] - 29:23, 30:2, 30:3, 34:2, 40:13, 43:9, 88:17 <b>liquidated</b> [1] - 17:16 <b>liquidation</b> [1] - 9:17 <b>list</b> [12] - 62:8, 62:21, 78:11, 78:14, 78:18, 78:19, 78:23, 78:25, 81:6, 81:14, 81:16, 100:8 <b>listed</b> [16] - 4:24, 13:18, 13:22, 13:24, 14:1, 14:3, 14:4, 15:21, 15:24, 16:1, 17:15, 62:5, 62:17, 63:3, 81:19, 96:18 <b>listen</b> [3] - 33:23, 52:7, 96:11 <b>listened</b> [1] - 29:21 <b>listing</b> [1] - 55:3 <b>lists</b> [4] - 13:3, 81:9, 96:16, 96:17 <b>live</b> [3] - 3:18, 8:10, 96:5 <b>lives</b> [4] - 30:14, 40:11, 94:11, 95:16 <b>living</b> [5] - 76:11, 76:12, 82:8, 83:1, 83:12 <b>load</b> [2] - 9:7, 9:10 <b>local</b> [3] - 19:17, 20:2, 71:8 <b>located</b> [9] - 22:19, 24:5, 73:10, 74:8, 74:9, 82:6, 82:9, 82:14, 84:1 <b>locating</b> [1] - 68:23 <b>location</b> [2] - 81:2, 81:3 <b>loft</b> [4] - 82:7, 82:8, 82:14, 83:12 <b>Lollar</b> [1] - 25:8 <b>look</b> [7] - 7:5, 31:17, 37:13, 75:12, 79:11, 88:25, 96:3 <b>looked</b> [4] - 47:8, 78:4, 83:6, 89:1 <b>looking</b> [9] - 66:6,	68:20, 77:5, 78:25, 79:7, 81:11, 89:22, 96:8, 96:19 <b>looks</b> [4] - 30:17, 70:20, 80:8, 87:7 <b>loose</b> [1] - 44:2 <b>losing</b> [1] - 25:24 <b>loud</b> [1] - 72:5 <b>LPC</b> [14] - 25:13, 55:2, 55:19, 56:5, 56:7, 57:5, 58:1, 58:14, 58:15, 58:17, 59:5, 59:23, 60:9, 61:3 <b>lunch</b> [4] - 30:19, 30:23, 30:24, 47:8 <b>Luzerne</b> [1] - 30:13
	<b>K</b>				
		<b>L</b>			
	<b>lab</b> [1] - 71:12 <b>Lackawanna</b> [1] - 30:14				



<p>97:2  <b>material</b> [5] - 39:15, 42:4, 87:11, 88:2, 93:5  <b>matter</b> [6] - 32:18, 32:20, 39:22, 58:21, 75:11, 101:19  <b>matters</b> [1] - 100:12  <b>McCurdy</b> [16] - 3:7, 42:22, 46:22, 88:7, 90:2, 90:3, 91:22, 93:2, 93:5, 93:14, 93:22, 94:12, 98:17, 98:19, 99:12, 100:1  <b>McCurdy's</b> [4] - 93:25, 94:3, 94:10, 94:20  <b>mean</b> [13] - 16:4, 29:24, 31:10, 31:19, 44:7, 54:5, 68:17, 73:20, 75:20, 83:5, 83:11, 92:17, 99:3  <b>means</b> [10] - 9:25, 13:2, 13:3, 13:17, 15:3, 16:6, 42:21, 89:24, 100:19, 103:21  <b>meantime</b> [1] - 30:18  <b>media</b> [2] - 82:19, 84:19  <b>meeting</b> [3] - 40:14, 41:22, 56:16  <b>members</b> [4] - 48:24, 53:19, 75:22, 84:17  <b>memorandum</b> [1] - 87:12  <b>memos</b> [2] - 37:10, 41:6  <b>mentioned</b> [6] - 6:17, 21:20, 44:10, 76:13, 103:8  <b>mentor</b> [1] - 40:17  <b>Meredith</b> [1] - 22:8  <b>merits</b> [1] - 38:13  <b>message</b> [1] - 73:5  <b>messages</b> [2] - 35:15, 35:24  <b>metal</b> [1] - 73:25  <b>metallic</b> [1] - 74:1  <b>micro</b> [4] - 83:10, 83:13, 83:16, 83:20  <b>microphone</b> [2] - 9:13, 13:5  <b>Middle</b> [3] - 61:21, 103:4, 103:18  <b>MIDDLE</b> [1] - 1:1  <b>midst</b> [1] - 34:11  <b>might</b> [2] - 3:13, 100:14  <b>million</b> [14] - 21:3, 22:15, 22:25, 23:1,</p>	<p>24:2, 24:12, 24:13, 25:14, 25:24, 41:9, 68:13  <b>mind</b> [2] - 43:4, 101:23  <b>mine</b> [2] - 40:16, 94:5  <b>minute</b> [5] - 20:13, 66:9, 88:20, 92:1  <b>minutes</b> [9] - 34:3, 53:18, 53:19, 53:24, 72:17, 72:22, 73:15, 73:19, 75:13  <b>miscellaneous</b> [1] - 55:21  <b>mistake</b> [1] - 98:2  <b>mistakes</b> [6] - 10:6, 12:17, 12:18, 12:21, 12:23, 12:25  <b>Mockingbird</b> [1] - 56:10  <b>modified</b> [1] - 35:20  <b>moment</b> [6] - 30:16, 34:13, 66:6, 91:14, 99:20, 100:4  <b>Monday</b> [1] - 35:13  <b>moneys</b> [1] - 68:4  <b>Monroe</b> [1] - 30:14  <b>month</b> [2] - 23:3, 24:14  <b>moot</b> [1] - 92:25  <b>moreover</b> [3] - 89:17, 93:10, 98:5  <b>morning</b> [4] - 8:8, 85:6, 85:12, 99:24  <b>most</b> [5] - 12:7, 12:8, 12:9, 29:15, 97:16  <b>motion</b> [14] - 3:3, 16:15, 16:20, 16:23, 16:24, 31:1, 31:3, 31:14, 34:16, 46:22, 85:8, 86:15, 86:20, 88:14  <b>motions</b> [1] - 86:9  <b>move</b> [10] - 9:13, 13:5, 27:11, 28:24, 43:7, 50:20, 51:9, 53:10, 55:9, 84:15  <b>moving</b> [2] - 63:4, 63:5  <b>MR</b> [187] - 3:14, 3:20, 3:22, 3:25, 4:3, 4:20, 4:22, 4:23, 5:5, 5:10, 5:14, 6:3, 6:9, 6:12, 6:14, 7:2, 7:5, 7:6, 7:9, 7:13, 7:15, 7:18, 7:20, 8:2, 8:17, 9:15, 13:5, 13:8, 13:10, 13:13, 16:7, 16:8, 16:10, 17:20, 17:22, 18:2, 18:5, 18:7,</p>	<p>18:10, 18:14, 20:14, 20:17, 20:22, 26:10, 26:17, 26:20, 27:11, 27:14, 27:17, 27:18, 27:20, 27:24, 28:3, 28:7, 28:13, 28:14, 28:24, 29:1, 29:4, 29:13, 29:14, 29:20, 29:24, 30:3, 30:6, 30:9, 31:4, 31:13, 31:16, 31:22, 31:25, 32:8, 32:16, 32:20, 32:24, 33:3, 33:21, 34:4, 34:6, 34:9, 34:25, 38:2, 38:4, 40:7, 41:25, 43:8, 43:11, 43:15, 44:7, 44:8, 44:9, 44:24, 45:13, 45:17, 45:23, 45:24, 46:13, 46:17, 47:8, 47:24, 48:8, 48:23, 49:5, 49:6, 49:8, 49:13, 49:15, 49:17, 50:20, 50:23, 51:9, 51:11, 51:14, 51:18, 51:21, 51:25, 52:13, 52:16, 52:19, 53:9, 53:14, 53:16, 53:18, 54:1, 54:10, 54:11, 54:13, 55:11, 55:13, 65:25, 66:2, 66:6, 66:11, 66:13, 66:15, 78:10, 78:13, 79:14, 79:16, 79:17, 79:20, 80:10, 80:12, 80:13, 80:15, 85:8, 85:16, 85:19, 85:21, 86:3, 86:7, 86:22, 87:2, 87:10, 88:16, 88:22, 88:24, 89:3, 89:9, 89:11, 91:6, 91:7, 91:23, 91:24, 92:2, 92:3, 92:6, 92:8, 92:19, 92:25, 93:3, 98:9, 98:24, 99:2, 99:20, 99:22, 100:1, 100:4, 100:20, 100:22, 100:25, 101:1, 101:8, 101:13, 101:16, 102:9, 102:14  <b>must</b> [2] - 21:22, 89:1</p>	<p>42:24, 43:3, 55:25, 56:7, 56:11, 56:15, 56:21, 56:22, 57:19, 57:25, 59:5, 59:22, 62:12, 62:22, 63:23, 64:7, 64:19, 64:21, 66:16, 90:8, 93:18, 94:3, 95:22, 95:23, 95:24, 99:5, 99:6  <b>Name</b> [1] - 64:23  <b>named</b> [8] - 3:4, 23:6, 24:19, 57:18, 58:2, 59:16, 59:24, 64:10  <b>names</b> [4] - 3:8, 25:8, 87:20  <b>narrow</b> [1] - 101:11  <b>nature</b> [1] - 25:22  <b>near</b> [1] - 73:11  <b>necessarily</b> [1] - 13:23  <b>necessary</b> [1] - 39:9  <b>need</b> [17] - 6:25, 11:17, 25:16, 33:23, 42:7, 42:8, 45:21, 47:2, 52:7, 53:17, 78:1, 91:13, 93:17, 99:16, 101:15, 102:3  <b>needs</b> [1] - 6:5  <b>Nevada</b> [4] - 61:6, 62:10, 62:14, 63:24  <b>never</b> [9] - 31:8, 33:9, 33:12, 36:3, 38:9, 39:6, 72:15, 97:18, 98:4  <b>New</b> [9] - 43:19, 43:20, 86:8, 86:11, 86:12, 89:6, 93:11, 94:12, 100:22  <b>news</b> [1] - 40:21  <b>next</b> [24] - 22:7, 22:12, 23:23, 33:24, 49:9, 54:13, 56:4, 56:24, 58:24, 61:5, 61:25, 62:7, 62:8, 62:21, 62:23, 63:21, 65:16, 72:21, 73:14, 73:25, 75:18, 80:14, 82:14  <b>night</b> [1] - 44:10  <b>nine</b> [4] - 56:8, 65:22, 81:18, 84:25  <b>NO</b> [1] - 1:11  <b>nobody</b> [2] - 45:19, 95:4  <b>non</b> [1] - 71:11  <b>non-law</b> [1] - 71:11  <b>normal</b> [1] - 54:5  <b>North</b> [2] - 56:22, 70:18  <b>north</b> [2] - 8:10, 8:11  <b>northern</b> [1] - 3:18  <b>notarized</b> [1] - 22:1</p>	<p><b>note</b> [8] - 21:3, 21:15, 21:17, 25:15, 27:15, 68:3, 82:25, 87:2  <b>noted</b> [3] - 58:6, 60:2, 65:14  <b>notes</b> [11] - 37:9, 41:1, 41:3, 41:4, 41:7, 41:8, 41:9, 41:14, 78:1, 78:2, 79:23  <b>nothing</b> [12] - 4:17, 5:24, 17:18, 35:6, 38:15, 39:23, 40:3, 40:7, 42:11, 44:11, 44:22, 85:3  <b>notice</b> [4] - 35:14, 47:19, 65:14, 85:14  <b>noticed</b> [3] - 4:6, 47:20, 84:21  <b>notified</b> [2] - 57:11, 59:8  <b>November</b> [2] - 57:8, 61:25  <b>null</b> [2] - 57:20, 59:18  <b>number</b> [29] - 4:14, 5:9, 7:3, 10:21, 11:21, 12:1, 12:25, 22:14, 23:18, 24:2, 25:5, 26:11, 38:10, 55:19, 56:13, 56:22, 57:5, 61:22, 61:24, 64:1, 67:19, 72:23, 72:24, 73:1, 80:14, 82:4, 85:4, 94:12, 95:17  <b>numbered</b> [1] - 103:9  <b>numbers</b> [1] - 15:25  <b>numerous</b> [2] - 69:18, 69:19</p>
<b>O</b>				
<p><b>O'Brien</b> [16] - 5:13, 6:18, 17:6, 27:13, 31:2, 33:6, 34:14, 34:19, 38:1, 44:10, 46:7, 79:5, 85:15, 85:25, 86:13, 89:10  <b>O'BRIEN</b> [77] - 1:22, 3:20, 3:22, 3:25, 4:20, 4:23, 5:5, 5:14, 6:9, 6:12, 7:2, 7:5, 7:13, 7:18, 8:17, 9:15, 13:10, 13:13, 16:7, 17:22, 18:7, 20:14, 26:17, 27:14, 27:18, 28:13, 29:1, 29:14, 31:4, 31:13, 31:16, 32:8, 32:16, 34:25, 38:2, 40:7, 43:8, 43:11, 43:15,</p>				

## N

**name** [41] - 8:18, 11:15, 20:2, 25:13, 35:16, 35:21, 37:3, 37:4, 37:11, 37:13, 40:24, 41:3, 41:5,

<p>44:8, 44:24, 45:13, 45:17, 45:23, 47:24, 48:8, 49:6, 49:13, 51:11, 51:18, 51:21, 52:16, 53:14, 53:16, 53:18, 54:1, 54:10, 55:11, 65:25, 78:10, 78:13, 79:14, 79:17, 80:12, 85:16, 85:19, 85:21, 89:11, 91:23, 92:6, 98:9, 98:24, 100:22, 101:13, 101:16, 102:9, 102:14</p> <p><b>O'Brien's</b> [2] - 92:4, 92:19</p> <p><b>oar</b> [1] - 86:5</p> <p><b>oath</b> [2] - 36:12, 36:24</p> <p><b>object</b> [2] - 20:14, 29:17</p> <p><b>objection</b> [20] - 20:20, 26:15, 27:15, 27:18, 28:2, 29:1, 49:13, 51:11, 51:15, 51:17, 51:18, 52:15, 52:16, 53:13, 53:15, 53:16, 55:10, 55:11, 65:25, 80:10</p> <p><b>objections</b> [1] - 45:4</p> <p><b>obligated</b> [1] - 37:15</p> <p><b>obligation</b> [3] - 40:23, 40:25, 46:3</p> <p><b>obtain</b> [9] - 20:25, 23:7, 24:19, 44:18, 49:23, 68:24, 69:2, 70:1, 70:3</p> <p><b>obtained</b> [9] - 5:6, 52:20, 68:9, 69:3, 69:11, 69:13, 70:4, 70:5</p> <p><b>obviously</b> [3] - 38:6, 47:15, 47:20</p> <p><b>occasion</b> [1] - 86:13</p> <p><b>occupants</b> [2] - 72:7, 74:3</p> <p><b>occurred</b> [3] - 8:5, 49:21, 77:3</p> <p><b>occurring</b> [1] - 49:22</p> <p><b>October</b> [8] - 56:2, 59:6, 61:22, 63:18, 63:19, 64:24, 67:16, 69:25</p> <p><b>OF</b> [2] - 1:1, 1:3</p> <p><b>offer</b> [8] - 33:8, 35:6, 35:8, 42:5, 52:13, 87:11, 93:5, 97:11</p> <p><b>offered</b> [2] - 20:17, 51:14</p> <p><b>offhand</b> [1] - 3:8</p> <p><b>OFFICE</b> [1] - 1:18</p>	<p><b>office</b> [30] - 28:19, 35:12, 43:21, 44:4, 45:18, 45:19, 49:23, 50:17, 51:2, 51:6, 54:23, 55:18, 56:2, 56:6, 56:9, 57:11, 58:23, 59:8, 61:13, 63:15, 64:5, 64:12, 67:7, 69:14, 71:11, 78:4, 78:5, 84:10, 99:16</p> <p><b>Office</b> [13] - 8:22, 19:15, 53:2, 55:15, 61:3, 61:6, 61:16, 62:4, 62:10, 63:10, 67:6, 67:7, 68:21</p> <p><b>officer</b> [3] - 55:3, 62:1, 62:23</p> <p><b>officers</b> [9] - 62:16, 62:21, 62:24, 63:2, 63:5, 71:10, 71:16, 71:17, 71:19</p> <p><b>offices</b> [1] - 43:19</p> <p><b>official</b> [5] - 26:25, 27:1, 27:8, 39:24, 44:21</p> <p><b>Official</b> [3] - 103:3, 103:15, 103:17</p> <p><b>officially</b> [1] - 55:25</p> <p><b>officials</b> [9] - 19:25, 20:5, 20:23, 21:4, 23:22, 39:25, 43:22, 71:5, 71:9</p> <p><b>often</b> [2] - 10:6, 16:15</p> <p><b>oil</b> [6] - 21:15, 21:16, 25:15, 55:5, 68:2, 68:3</p> <p><b>older</b> [1] - 84:5</p> <p><b>OLIVER</b> [1] - 1:23</p> <p><b>once</b> [3] - 76:8, 95:18, 95:19</p> <p><b>one</b> [47] - 3:3, 5:2, 5:5, 7:12, 10:18, 11:15, 13:11, 13:14, 16:18, 20:19, 23:3, 24:14, 30:14, 34:7, 40:13, 42:15, 42:16, 42:19, 42:25, 44:12, 46:14, 46:20, 47:12, 51:13, 52:5, 56:15, 62:21, 65:3, 65:21, 66:6, 70:24, 72:10, 75:12, 76:7, 81:23, 83:12, 89:3, 89:21, 90:1, 96:24, 98:10, 98:13, 100:4, 100:7, 101:13</p> <p><b>one-car</b> [1] - 76:7</p> <p><b>ones</b> [2] - 6:14, 93:12</p> <p><b>open</b> [15] - 4:16, 19:9, 19:13, 19:19, 67:10,</p>	<p>68:19, 72:7, 73:3, 73:6, 73:21, 73:23, 73:25, 74:2, 92:18, 102:10</p> <p><b>opened</b> [5] - 19:20, 25:18, 68:16, 69:25, 70:7</p> <p><b>openly</b> [1] - 27:23</p> <p><b>opens</b> [1] - 68:17</p> <p><b>operating</b> [2] - 23:14, 25:1</p> <p><b>opportunity</b> [1] - 99:11</p> <p><b>opposed</b> [1] - 11:18</p> <p><b>oppressive</b> [1] - 38:24</p> <p><b>option</b> [2] - 44:17, 47:17</p> <p><b>ordered</b> [3] - 57:17, 59:15, 60:22</p> <p><b>organization</b> [11] - 55:1, 57:25, 58:2, 58:3, 58:5, 58:7, 59:23, 59:25, 60:1, 60:3</p> <p><b>original</b> [15] - 21:14, 21:16, 21:17, 21:18, 21:19, 21:22, 21:23, 21:25, 22:1, 23:11, 24:24, 26:11, 28:17, 52:9</p> <p><b>otherwise</b> [3] - 90:11, 90:23, 91:20</p> <p><b>ourselves</b> [4] - 23:2, 24:14, 72:6, 76:2</p> <p><b>outer</b> [2] - 8:11, 73:22</p> <p><b>outset</b> [1] - 87:2</p> <p><b>outside</b> [2] - 72:15, 73:5</p> <p><b>overall</b> [1] - 101:1</p> <p><b>overview</b> [1] - 20:8</p> <p><b>own</b> [4] - 12:12, 78:23, 85:14, 90:11</p> <p><b>owners</b> [1] - 42:22</p>	<p>62:7, 62:8, 62:23, 63:5, 63:21</p> <p><b>pages</b> [7] - 10:17, 10:18, 10:22, 11:2, 11:10, 57:23, 62:15</p> <p><b>paid</b> [3] - 15:15, 58:6, 60:2</p> <p><b>paper</b> [4] - 77:13, 77:15, 77:16, 97:1</p> <p><b>papers</b> [8] - 34:18, 36:5, 36:9, 36:13, 37:2, 37:18, 40:2, 42:11</p> <p><b>paperwork</b> [3] - 66:8, 77:9, 77:10</p> <p><b>paragraph</b> [1] - 89:3</p> <p><b>paralegal</b> [2] - 7:13, 7:14</p> <p><b>pardon</b> [3] - 3:24, 9:9, 94:15</p> <p><b>parenthesis</b> [14] - 22:13, 23:1, 23:2, 23:10, 23:16, 23:17, 23:18, 24:12, 24:13, 24:22, 25:3, 25:4, 25:5</p> <p><b>Park</b> [1] - 56:18</p> <p><b>parked</b> [1] - 73:11</p> <p><b>part</b> [8] - 8:23, 9:2, 29:16, 29:20, 37:7, 79:21, 98:11, 98:13</p> <p><b>participants</b> [1] - 77:5</p> <p><b>participate</b> [2] - 46:18, 70:10</p> <p><b>particular</b> [6] - 6:24, 14:1, 15:24, 25:19, 26:24, 89:24</p> <p><b>particularly</b> [2] - 11:22, 87:13</p> <p><b>parties</b> [1] - 35:6</p> <p><b>party</b> [1] - 32:18</p> <p><b>past</b> [4] - 4:7, 78:14, 79:10, 79:12</p> <p><b>pate</b> [1] - 19:17</p> <p><b>Pate</b> [24] - 20:4, 21:2, 21:9, 21:13, 26:1, 27:3, 28:18, 29:7, 29:9, 49:8, 49:11, 50:2, 50:3, 50:6, 50:9, 50:17, 51:1, 51:7, 52:2, 52:6, 52:10, 52:11</p> <p><b>patrol</b> [1] - 71:14</p> <p><b>Paul</b> [1] - 56:22</p> <p><b>pay</b> [2] - 58:4, 60:1</p> <p><b>peel</b> [1] - 40:19</p> <p><b>peg</b> [10] - 42:20, 42:21, 43:1, 96:16, 96:17, 96:24, 96:25</p> <p><b>penalties</b> [4] - 57:14,</p>	<p>58:6, 59:11, 60:3</p> <p><b>penalty</b> [2] - 60:20, 61:10</p> <p><b>Pennsylvania</b> [8] - 22:4, 24:4, 34:11, 61:22, 70:19, 71:13, 103:5, 103:18</p> <p><b>PENNSYLVANIA</b> [2] - 1:1, 1:12</p> <p><b>people</b> [10] - 31:9, 32:3, 32:6, 33:12, 37:19, 38:5, 38:11, 42:12, 46:12, 72:11</p> <p><b>per</b> [1] - 9:11</p> <p><b>percentage</b> [2] - 10:2, 10:4</p> <p><b>perfect</b> [1] - 84:25</p> <p><b>performed</b> [1] - 54:22</p> <p><b>perhaps</b> [5] - 8:13, 76:5, 88:3, 98:2, 98:16</p> <p><b>period</b> [2] - 6:17, 29:5</p> <p><b>perjury</b> [1] - 61:10</p> <p><b>permanent</b> [4] - 57:21, 59:19, 60:25, 65:15</p> <p><b>perpetual</b> [1] - 62:12</p> <p><b>person</b> [19] - 10:8, 10:15, 10:16, 13:18, 13:20, 14:21, 32:14, 34:8, 37:17, 37:24, 42:8, 44:3, 44:4, 45:13, 49:10, 50:2, 56:15, 56:22, 94:4</p> <p><b>personal</b> [2] - 87:25, 93:15</p> <p><b>personally</b> [1] - 46:3</p> <p><b>personnel</b> [4] - 72:9, 78:7, 82:10, 84:5</p> <p><b>pertain</b> [1] - 49:16</p> <p><b>petition</b> [7] - 10:6, 10:19, 10:24, 11:9, 12:2, 16:15, 86:16</p> <p><b>petitions</b> [10] - 9:3, 9:5, 9:12, 9:16, 9:23, 10:2, 10:11, 12:19, 16:12, 16:19</p> <p><b>Philadelphia</b> [1] - 66:23</p> <p><b>Phillips</b> [1] - 19:14</p> <p><b>phone</b> [14] - 27:4, 29:10, 29:11, 29:14, 50:5, 72:24, 73:3, 73:13, 82:13, 82:20, 82:22, 94:11, 95:16</p> <p><b>phony</b> [1] - 17:15</p> <p><b>photocopy</b> [1] - 21:23</p> <p><b>photographs</b> [2] - 75:24, 75:25</p> <p><b>pick</b> [1] - 45:1</p> <p><b>picked</b> [2] - 6:22, 73:1</p>
		<b>P</b>		
		<p><b>P.A</b> [1] - 22:18</p> <p><b>p.m</b> [1] - 50:13</p> <p><b>PA</b> [3] - 1:20, 1:24, 103:19</p> <p><b>package</b> [1] - 64:25</p> <p><b>Packard</b> [2] - 78:3, 81:21</p> <p><b>packet</b> [2] - 100:12, 100:13</p> <p><b>page</b> [21] - 11:6, 22:7, 22:12, 23:23, 25:11, 56:4, 56:8, 56:20, 56:24, 58:13, 58:24, 60:8, 61:24, 61:25,</p>		

<p><b>picture</b> [1] - 42:21 <b>pictures</b> [1] - 82:20 <b>pieces</b> [2] - 68:6, 97:1 <b>PLACE</b> [1] - 1:11 <b>place</b> [3] - 23:19, 23:20, 62:13 <b>placed</b> [1] - 72:22 <b>places</b> [1] - 29:25 <b>plan</b> [8] - 15:16, 17:12, 17:18, 17:25, 30:16, 31:25, 32:10, 100:1 <b>planning</b> [1] - 31:21 <b>play</b> [2] - 27:20, 28:4 <b>played</b> [12] - 27:12, 28:6, 28:25, 29:3, 50:21, 50:22, 51:10, 51:15, 51:16, 51:24, 52:14, 52:18 <b>playing</b> [2] - 26:12, 44:2 <b>plus</b> [1] - 25:3 <b>point</b> [16] - 6:23, 14:23, 32:6, 39:20, 74:16, 74:20, 76:3, 79:5, 93:1, 98:10, 98:24, 99:4, 99:7, 101:3, 102:2, 102:9 <b>points</b> [1] - 38:14 <b>police</b> [2] - 73:7, 73:8 <b>popped</b> [1] - 73:23 <b>portfolio</b> [1] - 37:8 <b>portion</b> [3] - 33:22, 74:9, 81:13 <b>pose</b> [1] - 38:25 <b>posing</b> [1] - 28:22 <b>position</b> [4] - 8:25, 34:18, 37:16, 89:4 <b>possession</b> [2] - 68:7, 87:4 <b>post</b> [1] - 56:8 <b>potentially</b> [1] - 99:3 <b>pounding</b> [3] - 72:5, 72:8, 74:18 <b>practice</b> [1] - 23:15 <b>Practice</b> [1] - 25:2 <b>pre</b> [1] - 75:25 <b>pre-entry</b> [1] - 75:25 <b>preamble</b> [1] - 51:8 <b>preceding</b> [1] - 51:13 <b>precisely</b> [1] - 38:19 <b>predicted</b> [2] - 85:2, 85:3 <b>predominant</b> [1] - 77:15 <b>preference</b> [1] - 101:9 <b>prejudice</b> [1] - 15:24 <b>prejudicial</b> [2] - 4:8, 6:23 <b>premises</b> [1] - 74:24 <b>prepared</b> [3] - 21:19,</p>	<p>31:13, 103:11 <b>prerequisite</b> [1] - 55:5 <b>presence</b> [1] - 32:14 <b>present</b> [3] - 32:12, 34:13, 53:1 <b>presentation</b> [1] - 100:5 <b>presented</b> [1] - 35:6 <b>presently</b> [2] - 36:20, 85:24 <b>president</b> [8] - 25:8, 25:9, 60:7, 62:15, 62:17, 62:25, 63:3, 63:8 <b>President</b> [1] - 22:11 <b>presidents</b> [2] - 42:19, 43:1 <b>pretty</b> [2] - 86:24, 99:21 <b>prevent</b> [1] - 25:24 <b>PRICE</b> [1] - 1:23 <b>principal</b> [2] - 62:13, 64:5 <b>print</b> [1] - 4:13 <b>private</b> [1] - 43:17 <b>privilege</b> [4] - 32:10, 32:22, 60:18, 92:22 <b>privileged</b> [3] - 32:18, 32:20, 92:20 <b>privileges</b> [3] - 60:17, 65:9, 65:10 <b>pro</b> [6] - 9:24, 10:3, 10:6, 12:18, 12:20, 86:16 <b>problem</b> [4] - 29:14, 30:13, 33:14, 78:13 <b>proceed</b> [9] - 8:14, 29:2, 34:17, 52:17, 85:22, 86:14, 86:15, 87:6, 88:14 <b>proceeding</b> [6] - 15:2, 31:22, 31:23, 84:24, 90:18, 92:10 <b>proceedings</b> [3] - 5:8, 32:2, 103:8 <b>PROCEEDINGS</b> [1] - 1:13 <b>process</b> [5] - 26:16, 39:13, 39:18, 75:16, 75:17 <b>processing</b> [1] - 58:20 <b>Proctor</b> [1] - 35:13 <b>produce</b> [2] - 97:19, 97:25 <b>product</b> [1] - 32:10 <b>production</b> [5] - 21:15, 21:17, 25:15, 68:3 <b>Professional</b> [1] - 64:23</p>	<p><b>profit</b> [3] - 63:22, 63:23, 64:11 <b>program</b> [1] - 54:23 <b>project</b> [1] - 18:23 <b>promissory</b> [5] - 21:3, 21:15, 21:16, 25:15, 68:3 <b>prompt</b> [1] - 58:21 <b>proper</b> [3] - 57:20, 59:18, 60:24 <b>properly</b> [1] - 44:15 <b>property</b> [1] - 15:3 <b>prosecuting</b> [1] - 86:2 <b>prosecution</b> [3] - 5:7, 53:3, 54:3 <b>protestations</b> [1] - 6:5 <b>prove</b> [4] - 31:18, 90:23, 90:25, 93:19 <b>provide</b> [1] - 80:2 <b>provided</b> [1] - 51:21 <b>provider</b> [1] - 82:22 <b>provisions</b> [2] - 64:13, 103:5 <b>public</b> [12] - 31:22, 32:2, 32:4, 57:10, 57:15, 59:8, 59:12, 60:13, 60:19, 65:5, 65:8, 92:10 <b>publication</b> [2] - 23:18, 25:5 <b>punch</b> [1] - 74:1 <b>purportedly</b> [1] - 93:10 <b>purpose</b> [4] - 64:18, 69:20, 74:21, 78:15 <b>purposes</b> [5] - 64:18, 85:9, 85:14, 87:14, 87:18 <b>pursuant</b> [7] - 57:1, 59:1, 60:8, 61:19, 65:1, 65:11, 103:5 <b>put</b> [20] - 4:22, 6:14, 12:5, 12:14, 26:12, 33:17, 35:2, 68:7, 79:7, 79:18, 81:16, 83:14, 85:13, 86:5, 87:20, 95:21, 95:22, 102:5, 102:14</p>	<p><b>questions</b> [12] - 11:9, 11:14, 11:18, 16:8, 16:11, 17:20, 31:17, 32:11, 32:14, 46:23, 53:9, 54:11 <b>quick</b> [1] - 38:14 <b>quickly</b> [1] - 91:7 <b>quietly</b> [2] - 75:10, 75:14 <b>quit</b> [1] - 49:3 <b>quite</b> [3] - 30:9, 39:4, 39:11 <b>quotation</b> [1] - 21:24 <b>quotations</b> [1] - 22:1 <b>quote</b> [5] - 39:8, 39:9, 39:15, 39:18, 40:1</p>	<p>35:20 <b>receipts</b> [2] - 37:9, 41:5 <b>received</b> [14] - 19:14, 21:4, 25:11, 25:17, 35:16, 35:18, 35:24, 38:12, 40:10, 40:23, 58:23, 60:12, 64:12, 65:4 <b>recent</b> [1] - 29:15 <b>recess</b> [2] - 30:24, 66:9 <b>recite</b> [1] - 79:1 <b>reclining</b> [1] - 82:15 <b>recollection</b> [6] - 78:14, 78:17, 79:6, 79:8, 79:10, 79:12 <b>recommend</b> [1] - 47:14 <b>record</b> [28] - 8:4, 26:1, 26:10, 29:4, 32:2, 32:4, 43:6, 44:25, 45:8, 50:5, 51:20, 52:11, 54:15, 54:17, 54:25, 55:14, 61:6, 63:5, 69:7, 78:10, 78:15, 88:15, 92:5, 98:11, 98:12, 101:2, 102:14 <b>recorded</b> [4] - 28:20, 52:10, 78:14, 79:10 <b>recorder</b> [1] - 52:11 <b>recording</b> [15] - 26:8, 26:24, 26:25, 28:9, 28:17, 49:18, 49:21, 49:22, 50:9, 50:16, 50:25, 51:5, 52:1, 52:9, 52:20 <b>Recordings</b> [2] - 61:11, 62:5 <b>recordings</b> [5] - 26:5, 26:23, 52:24, 61:8, 61:12 <b>records</b> [22] - 47:9, 54:20, 57:21, 59:19, 60:25, 61:2, 61:12, 61:16, 63:10, 65:14, 65:15, 68:4, 68:24, 69:2, 69:3, 69:4, 69:9, 70:1, 77:7, 81:10 <b>recross</b> [1] - 18:4 <b>RECROSS</b> [2] - 2:4, 17:21 <b>redacted</b> [2] - 47:16, 47:24 <b>REDIRECT</b> [2] - 2:4, 16:9 <b>redirect</b> [1] - 18:4 <b>refer</b> [2] - 78:2, 82:25</p>
<b>R</b>				
<p><b>R.s</b> [1] - 41:5 <b>RA</b> [1] - 19:7 <b>Radnor</b> [1] - 71:13 <b>Railroad</b> [7] - 21:18, 22:21, 24:8, 54:15, 54:17, 54:18, 55:7 <b>raise</b> [2] - 4:1, 43:9 <b>ram</b> [1] - 74:1 <b>Randy</b> [1] - 28:19 <b>rather</b> [2] - 5:24, 84:3 <b>re</b> [1] - 58:16 <b>reached</b> [1] - 38:7 <b>reaction</b> [1] - 5:23 <b>read</b> [11] - 21:12, 25:16, 32:4, 34:18, 40:13, 54:16, 62:6, 69:6, 78:11, 83:18, 83:20 <b>reader</b> [4] - 83:9, 83:11, 83:13, 83:15 <b>reading</b> [1] - 78:12 <b>ready</b> [3] - 4:10, 8:14, 29:10 <b>realized</b> [1] - 89:21 <b>really</b> [6] - 12:20, 20:19, 42:16, 66:11, 87:22, 89:17 <b>rear</b> [2] - 72:9, 72:18 <b>reargue</b> [1] - 91:24 <b>reason</b> [11] - 18:6, 32:8, 32:9, 38:11, 38:21, 39:1, 40:5, 84:22, 87:5 <b>reasonable</b> [1] - 61:15 <b>reasons</b> [1] - 40:6 <b>receipt</b> [17] - 21:22, 21:24, 22:2, 22:5, 22:14, 22:23, 23:5, 23:8, 23:12, 23:14, 24:2, 24:9, 24:17, 24:20, 24:24, 25:1,</p>				
<b>Q</b>				
<p><b>qualified</b> [1] - 56:17 <b>quality</b> [1] - 27:25 <b>quash</b> [8] - 3:3, 31:1, 34:16, 42:12, 46:22, 86:9, 88:6, 88:14 <b>quashed</b> [4] - 40:6, 42:7, 43:5, 91:16 <b>quashing</b> [1] - 91:21 <b>questioned</b> [1] - 17:6</p>				

<p><b>reference</b> [1] - 101:17  <b>referenced</b> [2] - 60:15, 60:23  <b>referred</b> [5] - 9:23, 44:16, 45:14, 53:11, 100:7  <b>referring</b> [10] - 4:20, 4:25, 5:6, 29:20, 47:21, 79:21, 98:10, 100:9, 100:16  <b>refresh</b> [2] - 78:1, 79:6  <b>refreshing</b> [1] - 78:16  <b>refuse</b> [1] - 45:9  <b>refused</b> [5] - 43:20, 43:25, 45:11, 57:16, 59:13  <b>refusing</b> [1] - 44:3  <b>regard</b> [4] - 19:16, 22:10, 87:13, 93:9  <b>regarding</b> [14] - 4:6, 21:14, 22:14, 24:1, 25:18, 31:1, 46:23, 61:3, 61:23, 63:12, 88:10, 88:11, 89:14  <b>regards</b> [2] - 23:20, 25:7  <b>registered</b> [3] - 56:9, 56:12, 64:6  <b>registration</b> [5] - 63:16, 63:21, 64:10, 65:7, 65:13  <b>reinstatement</b> [10] - 55:21, 55:23, 57:24, 58:8, 58:17, 58:18, 58:20, 59:21, 60:4  <b>related</b> [3] - 46:5, 62:3, 67:21  <b>relating</b> [1] - 81:9  <b>relatively</b> [2] - 10:4, 16:17  <b>relevant</b> [1] - 91:20  <b>rely</b> [1] - 46:8  <b>remain</b> [2] - 22:10, 48:25  <b>remember</b> [5] - 4:19, 30:20, 53:21, 78:21, 84:17  <b>remove</b> [1] - 78:7  <b>removing</b> [1] - 77:10  <b>reorganization</b> [3] - 9:19, 9:21, 17:12  <b>reorganize</b> [1] - 17:18  <b>repeat</b> [3] - 38:19, 39:22, 88:8  <b>report</b> [5] - 21:19, 55:1, 57:12, 59:9, 62:5  <b>REPORTED</b> [1] - 103:16  <b>Reporter</b> [3] - 103:3,</p>	<p>103:15, 103:17  <b>reporter</b> [1] - 103:22  <b>REPORTER'S</b> [1] - 103:1  <b>reporting</b> [1] - 20:6  <b>reports</b> [1] - 21:18  <b>represent</b> [3] - 44:17, 44:20, 92:10  <b>representation</b> [1] - 88:11  <b>representative</b> [1] - 46:4  <b>represented</b> [1] - 9:25  <b>representing</b> [1] - 45:25  <b>represents</b> [2] - 3:6, 85:25  <b>reproduction</b> [1] - 103:21  <b>request</b> [4] - 27:2, 48:9, 57:24, 59:21  <b>requested</b> [2] - 61:16, 62:3  <b>requesting</b> [1] - 73:2  <b>requests</b> [2] - 58:9, 60:5  <b>require</b> [1] - 42:13  <b>required</b> [1] - 39:11  <b>requirement</b> [1] - 38:23  <b>research</b> [2] - 43:16, 47:5  <b>resemble</b> [2] - 90:11, 91:9  <b>reserve</b> [1] - 37:10  <b>Reserve</b> [7] - 42:20, 43:12, 44:12, 44:22, 86:8, 86:10, 86:12  <b>residence</b> [16] - 70:5, 70:6, 70:16, 70:20, 71:6, 72:23, 72:24, 72:25, 73:12, 73:16, 74:13, 75:6, 75:11, 75:12, 75:25, 76:1  <b>resident</b> [4] - 19:17, 51:6, 64:7, 66:23  <b>residents</b> [1] - 72:7  <b>resolved</b> [1] - 43:12  <b>respect</b> [3] - 13:17, 38:4, 45:2  <b>respond</b> [6] - 31:14, 32:11, 32:13, 37:3, 74:19, 89:12  <b>responded</b> [1] - 41:21  <b>response</b> [4] - 72:14, 72:15, 72:16, 91:13  <b>responsibility</b> [3] - 22:22, 24:9, 46:6  <b>responsible</b> [2] - 23:8, 24:21</p>	<p><b>rest</b> [1] - 3:8  <b>resting</b> [3] - 85:10, 85:12, 85:18  <b>result</b> [3] - 17:3, 19:20, 25:25  <b>resume</b> [1] - 49:5  <b>resumed</b> [1] - 8:15  <b>retired</b> [1] - 93:11  <b>return</b> [1] - 79:22  <b>returned</b> [2] - 80:1, 80:2  <b>returns</b> [1] - 45:15  <b>reverse</b> [1] - 85:3  <b>review</b> [3] - 9:2, 16:12, 99:15  <b>reviewed</b> [1] - 9:5  <b>revision</b> [2] - 23:17, 25:4  <b>revive</b> [2] - 57:16, 59:13  <b>revived</b> [2] - 60:16, 65:9  <b>revocation</b> [4] - 57:25, 58:10, 59:22, 60:6  <b>revoked</b> [2] - 58:4, 59:25  <b>RHODES</b> [1] - 1:23  <b>Richard</b> [7] - 19:10, 22:11, 34:12, 55:4, 65:18, 67:6, 101:13  <b>RICHARD</b> [2] - 1:7, 1:10  <b>riddled</b> [1] - 12:23  <b>Ridgedale</b> [1] - 94:12  <b>rightful</b> [1] - 42:22  <b>rights</b> [1] - 64:21  <b>Rita</b> [1] - 35:13  <b>RJH</b> [7] - 22:3, 22:17, 23:4, 24:3, 24:15, 55:1, 55:2  <b>RMR</b> [2] - 103:14, 103:17  <b>ROAD</b> [1] - 1:23  <b>Roger</b> [1] - 43:13  <b>rolled</b> [1] - 73:4  <b>room</b> [6] - 29:6, 29:8, 76:10, 76:11, 76:12  <b>ROOM</b> [1] - 1:19  <b>rule</b> [2] - 14:6, 14:7  <b>Rule</b> [3] - 39:9, 39:21, 92:13  <b>ruled</b> [2] - 16:22, 51:17  <b>rules</b> [2] - 31:16, 92:9  <b>ruling</b> [2] - 17:4, 33:22</p>	<p>22:14, 23:2, 23:4, 23:8, 23:12, 23:13, 24:2, 24:14, 24:17, 24:20, 25:1, 35:20, 37:9, 41:5  <b>safety</b> [1] - 75:11  <b>Saint</b> [1] - 56:22  <b>SanDisk</b> [3] - 83:9, 83:11  <b>satisfactory</b> [1] - 39:14  <b>satisfied</b> [3] - 57:14, 59:11, 60:21  <b>save</b> [1] - 82:20  <b>saw</b> [9] - 4:11, 5:13, 5:15, 5:22, 6:8, 7:8, 37:18  <b>SCC</b> [1] - 4:6  <b>scene</b> [3] - 71:22, 73:8, 77:23  <b>schedule</b> [1] - 13:22  <b>scheduled</b> [1] - 45:4  <b>schedules</b> [2] - 10:20, 13:19  <b>scheduling</b> [1] - 85:9  <b>Schiller</b> [6] - 4:5, 6:2, 7:7, 7:9, 7:23, 8:19  <b>SCHILLER</b> [2] - 2:5, 8:15  <b>Schiller's</b> [1] - 7:22  <b>scope</b> [2] - 69:21, 69:23  <b>Scott</b> [2] - 61:7, 61:9  <b>Scranton</b> [4] - 3:6, 66:23, 67:7, 103:19  <b>screen</b> [6] - 4:6, 4:13, 6:1, 7:8, 47:14, 73:22  <b>scroll</b> [1] - 58:22  <b>scrolling</b> [1] - 56:13  <b>se</b> [5] - 9:24, 10:3, 10:6, 12:18, 12:20  <b>Seagate</b> [4] - 81:20, 81:23, 82:5, 82:10  <b>seal</b> [3] - 54:20, 55:7, 56:1  <b>seals</b> [1] - 89:25  <b>search</b> [29] - 49:23, 49:25, 50:6, 54:21, 70:3, 70:4, 70:10, 70:13, 70:15, 71:3, 71:21, 71:25, 73:6, 74:24, 75:19, 76:2, 76:21, 76:23, 77:3, 77:4, 77:6, 79:25, 80:16, 80:23, 81:1, 81:7, 94:5, 97:24, 97:25  <b>searched</b> [1] - 81:4  <b>searching</b> [1] - 77:4</p>	<p><b>second</b> [7] - 28:9, 39:2, 49:18, 53:14, 73:13, 97:23, 102:9  <b>seconds</b> [1] - 33:24  <b>secrecy</b> [1] - 40:20  <b>secretary</b> [12] - 38:6, 38:10, 54:18, 55:9, 58:12, 60:10, 61:8, 62:18, 62:25, 63:3, 63:8, 65:4  <b>Secretary</b> [29] - 55:15, 55:16, 56:3, 56:6, 56:25, 57:4, 58:9, 58:15, 58:23, 58:24, 59:4, 60:5, 60:12, 61:2, 61:3, 61:6, 61:11, 61:13, 61:17, 62:4, 62:10, 63:11, 63:13, 64:9, 64:14, 64:15, 65:3, 65:12  <b>Section</b> [9] - 55:14, 57:1, 58:16, 59:1, 60:9, 65:1, 65:5, 65:11, 103:6  <b>section</b> [2] - 33:24, 60:13  <b>secured</b> [1] - 11:15  <b>securities</b> [1] - 24:10  <b>see</b> [28] - 5:1, 5:10, 8:4, 12:16, 12:18, 12:20, 20:5, 26:2, 28:5, 30:23, 38:20, 40:13, 47:7, 47:12, 47:19, 53:23, 66:7, 69:22, 80:4, 80:12, 84:23, 85:5, 88:17, 95:1, 99:14, 100:6, 100:7  <b>seeing</b> [1] - 4:19  <b>seem</b> [2] - 29:15, 49:2  <b>seize</b> [1] - 77:20  <b>seized</b> [9] - 77:21, 80:3, 81:14, 82:15, 82:24, 83:3, 84:11  <b>seizing</b> [1] - 82:1  <b>send</b> [9] - 22:5, 38:5, 38:10, 40:15, 45:1, 46:8, 93:24, 97:6, 98:17  <b>sending</b> [1] - 96:23  <b>senior</b> [4] - 25:9, 39:24, 42:19, 43:1  <b>sense</b> [5] - 31:12, 36:11, 36:17, 38:20, 39:5  <b>sent</b> [30] - 22:2, 35:14, 35:19, 35:20, 37:2, 37:5, 37:14, 40:11, 41:16, 41:17, 41:20, 42:18, 42:19, 42:20,</p>
		<b>S</b>		
		<b>safe</b> [18] - 21:22, 21:23, 22:2, 22:5,		

<p>42:22, 42:23, 43:1, 43:2, 43:18, 43:20, 45:6, 52:11, 68:5, 90:6, 93:20, 94:3, 94:4, 96:17, 100:22</p> <p><b>separate</b> [1] - 93:7</p> <p><b>separated</b> [3] - 76:10, 76:11, 76:12</p> <p><b>separately</b> [1] - 86:23</p> <p><b>September</b> [3] - 67:3, 69:25, 80:8</p> <p><b>series</b> [1] - 50:25</p> <p><b>serve</b> [3] - 45:19, 46:3, 56:16</p> <p><b>served</b> [4] - 44:15, 45:3, 50:1, 87:3</p> <p><b>Service</b> [1] - 43:18</p> <p><b>service</b> [3] - 46:1, 46:5, 87:8</p> <p><b>set</b> [6] - 57:25, 58:9, 59:21, 60:5, 64:18, 103:9</p> <p><b>setting</b> [1] - 17:7</p> <p><b>seven</b> [1] - 64:1</p> <p><b>several</b> [6] - 3:6, 16:8, 26:5, 69:4, 72:10</p> <p><b>shall</b> [3] - 13:10, 23:2, 24:13</p> <p><b>shape</b> [1] - 87:17</p> <p><b>shareholders</b> [1] - 56:17</p> <p><b>Shawnee</b> [3] - 22:18, 24:4, 70:19</p> <p><b>Shawness</b> [1] - 22:8</p> <p><b>Shea</b> [1] - 61:1</p> <p><b>sheets</b> [1] - 68:2</p> <p><b>Sheila</b> [1] - 54:23</p> <p><b>shell</b> [1] - 83:17</p> <p><b>show</b> [7] - 50:15, 51:4, 52:8, 57:21, 59:19, 60:25, 79:24</p> <p><b>showing</b> [1] - 39:14</p> <p><b>shown</b> [3] - 57:2, 59:2, 64:18</p> <p><b>shows</b> [4] - 27:5, 58:1, 62:8, 63:7</p> <p><b>side</b> [4] - 72:12, 75:10, 84:6, 84:11</p> <p><b>sidebar</b> [1] - 92:16</p> <p><b>sign</b> [15] - 23:21, 23:22, 31:7, 33:10, 36:9, 36:12, 37:4, 37:18, 38:16, 39:6, 42:11, 46:16, 87:16, 89:24, 93:24</p> <p><b>signatories</b> [2] - 22:20, 24:6</p> <p><b>signature</b> [15] - 35:9, 35:25, 36:3, 36:6, 36:21, 37:20, 37:25,</p>	<p>38:16, 40:12, 62:19, 87:21, 90:9, 91:8, 93:10</p> <p><b>signatures</b> [9] - 25:10, 35:16, 36:5, 89:23, 90:10, 90:11, 91:10, 91:19</p> <p><b>signed</b> [13] - 22:11, 23:20, 38:9, 41:14, 55:8, 55:25, 56:2, 56:23, 58:11, 61:1, 89:16, 93:8, 93:10</p> <p><b>significant</b> [2] - 12:25, 38:25</p> <p><b>Silverstein</b> [12] - 67:5, 67:8, 67:13, 68:4, 68:8, 69:22, 69:24, 81:10, 92:8, 92:11, 92:12, 92:21</p> <p><b>Silverstein's</b> [3] - 16:24, 67:17, 68:15</p> <p><b>SIM</b> [2] - 82:16, 82:17</p> <p><b>similar</b> [1] - 93:12</p> <p><b>simple</b> [1] - 42:3</p> <p><b>simply</b> [2] - 36:18, 84:22</p> <p><b>sincerely</b> [1] - 58:21</p> <p><b>sit</b> [3] - 71:14, 75:10, 75:14</p> <p><b>sitting</b> [2] - 11:1, 30:11</p> <p><b>situation</b> [5] - 4:15, 17:16, 20:20, 50:4, 92:9</p> <p><b>six</b> [2] - 71:10, 96:25</p> <p><b>Sixth</b> [2] - 39:12, 42:6</p> <p><b>sixth</b> [1] - 39:17</p> <p><b>Skinner</b> [5] - 62:17, 62:18, 63:1</p> <p><b>Skinner's</b> [2] - 62:19, 62:22</p> <p><b>skip</b> [3] - 30:6, 49:10, 49:15</p> <p><b>slash</b> [5] - 23:9, 23:11, 24:10, 24:23, 57:7</p> <p><b>sliding</b> [1] - 72:10</p> <p><b>Slope</b> [1] - 70:18</p> <p><b>small</b> [3] - 15:5, 15:6, 82:19</p> <p><b>snow</b> [4] - 3:18, 8:9, 8:11, 30:15</p> <p><b>snowing</b> [1] - 30:12</p> <p><b>someone</b> [5] - 44:2, 46:8, 58:11, 94:4, 96:3</p> <p><b>sometime</b> [3] - 85:13, 99:24, 101:10</p> <p><b>somewhat</b> [1] - 8:10</p> <p><b>somewhere</b> [1] - 88:16</p>	<p><b>sooner</b> [1] - 49:4</p> <p><b>sorry</b> [10] - 4:24, 42:16, 47:3, 53:21, 57:7, 66:8, 85:16, 90:4, 99:2, 101:5</p> <p><b>sort</b> [2] - 76:8, 88:16</p> <p><b>sound</b> [5] - 13:8, 13:9, 13:11, 18:21, 26:12</p> <p><b>sounded</b> [1] - 73:3</p> <p><b>South</b> [7] - 19:16, 19:25, 21:21, 23:25, 24:5, 25:7, 28:20</p> <p><b>SOUTH</b> [1] - 1:23</p> <p><b>Southern</b> [1] - 21:13</p> <p><b>speaking</b> [1] - 81:10</p> <p><b>speaks</b> [1] - 62:6</p> <p><b>special</b> [3] - 18:18, 28:19, 66:19</p> <p><b>specialist</b> [1] - 54:23</p> <p><b>specialize</b> [1] - 12:9</p> <p><b>spreadsheet</b> [1] - 79:23</p> <p><b>square</b> [2] - 76:4, 76:5</p> <p><b>stairs</b> [1] - 82:7</p> <p><b>stamp</b> [3] - 58:1, 80:7, 90:9</p> <p><b>stamped</b> [6] - 35:21, 89:23, 89:25, 90:1, 90:8, 90:10</p> <p><b>stamping</b> [1] - 91:8</p> <p><b>Stan</b> [8] - 56:18, 58:22, 60:7, 62:25, 63:2, 63:8, 63:9, 64:7</p> <p><b>stand</b> [9] - 4:10, 8:15, 36:12, 36:14, 36:24, 38:19, 39:22, 66:3, 88:12</p> <p><b>standard</b> [4] - 39:10, 83:15, 87:10, 93:4</p> <p><b>standing</b> [1] - 100:5</p> <p><b>start</b> [6] - 49:9, 68:20, 68:22, 84:23, 85:12, 86:7</p> <p><b>started</b> [1] - 72:8</p> <p><b>State</b> [34] - 54:17, 55:14, 55:15, 55:16, 56:3, 56:6, 56:10, 56:25, 57:4, 58:9, 58:16, 58:25, 59:4, 60:5, 60:11, 60:12, 61:2, 61:3, 61:6, 61:7, 61:11, 61:17, 62:10, 63:11, 63:13, 64:9, 64:14, 65:3, 65:12</p> <p><b>state</b> [11] - 8:18, 56:1, 58:4, 60:1, 61:10, 64:7, 64:12, 64:17, 64:21, 66:16, 71:13</p>	<p><b>State's</b> [3] - 58:23, 61:13, 62:4</p> <p><b>statement</b> [1] - 94:21</p> <p><b>statements</b> [5] - 34:21, 62:3, 89:20, 91:19, 99:12</p> <p><b>STATES</b> [2] - 1:1, 1:3</p> <p><b>states</b> [6] - 41:12, 55:15, 61:8, 62:1, 63:12, 80:19</p> <p><b>States</b> [22] - 1:17, 5:6, 8:20, 8:22, 22:16, 22:25, 24:12, 34:12, 34:15, 43:18, 43:23, 53:2, 54:2, 61:21, 63:25, 65:18, 65:19, 86:2, 103:4, 103:6, 103:18</p> <p><b>station</b> [1] - 66:22</p> <p><b>stay</b> [4] - 21:22, 75:6, 75:8, 101:13</p> <p><b>Steen</b> [1] - 56:3</p> <p><b>step</b> [2] - 54:12, 92:4</p> <p><b>sticking</b> [1] - 49:2</p> <p><b>still</b> [7] - 6:2, 10:14, 14:2, 14:19, 14:21, 16:2, 44:1</p> <p><b>stipulate</b> [1] - 65:20</p> <p><b>stipulation</b> [1] - 65:17</p> <p><b>stop</b> [1] - 4:11</p> <p><b>storage</b> [1] - 27:7</p> <p><b>store</b> [1] - 26:22</p> <p><b>storm</b> [2] - 8:9, 73:22</p> <p><b>story</b> [1] - 74:10</p> <p><b>STREET</b> [1] - 1:19</p> <p><b>structure</b> [1] - 72:9</p> <p><b>style</b> [1] - 3:11</p> <p><b>subject</b> [9] - 14:3, 16:2, 16:4, 16:5, 23:15, 25:2, 39:25, 65:21, 65:22</p> <p><b>submitted</b> [2] - 40:19, 61:19</p> <p><b>subpoena</b> [16] - 34:16, 38:23, 40:6, 42:7, 42:10, 42:13, 43:5, 43:15, 43:19, 43:25, 44:11, 44:15, 61:20, 87:4, 87:8</p> <p><b>subpoenaed</b> [5] - 3:7, 32:15, 43:11, 86:24, 87:11</p> <p><b>subpoenas</b> [10] - 32:3, 43:22, 44:3, 46:12, 68:22, 68:25, 86:9, 86:23, 91:15, 91:21</p> <p><b>subsequent</b> [1] - 62:3</p> <p><b>substantive</b> [2] - 86:19, 87:15</p> <p><b>successor</b> [1] - 56:17</p>	<p><b>sufficient</b> [2] - 67:10, 88:6</p> <p><b>suggest</b> [1] - 46:10</p> <p><b>suggested</b> [2] - 38:5, 47:16</p> <p><b>suggesting</b> [1] - 91:12</p> <p><b>SUMMIT</b> [1] - 1:24</p> <p><b>supervised</b> [1] - 26:23</p> <p><b>supervision</b> [3] - 54:24, 103:11, 103:21</p> <p><b>supervisor</b> [1] - 67:8</p> <p><b>support</b> [1] - 21:3</p> <p><b>suppose</b> [1] - 86:22</p> <p><b>supposed</b> [2] - 8:12, 30:13</p> <p><b>supposedly</b> [2] - 93:8, 93:13</p> <p><b>Supreme</b> [1] - 39:11</p> <p><b>surrounding</b> [2] - 40:20, 69:23</p> <p><b>surveillance</b> [1] - 26:23</p> <p><b>suspect</b> [1] - 79:18</p> <p><b>suspicious</b> [1] - 20:6</p> <p><b>Susquehanna</b> [1] - 30:14</p> <p><b>sustained</b> [2] - 17:1, 20:21</p> <p><b>SWIFT</b> [4] - 23:10, 24:22, 24:23</p> <p><b>sworn</b> [5] - 18:12, 38:15, 40:5, 61:9, 66:5</p> <p><b>system</b> [1] - 26:13</p>
<b>T</b>				
<p><b>T.V</b> [1] - 82:8</p> <p><b>table</b> [1] - 82:14</p> <p><b>tape</b> [12] - 26:1, 26:23, 26:25, 27:4, 27:6, 27:9, 27:12, 28:8, 28:18, 29:11, 48:23, 49:5</p> <p><b>tapes</b> [4] - 26:11, 26:13, 51:21, 53:12</p> <p><b>task</b> [2] - 71:10, 71:18</p> <p><b>tax</b> [10] - 55:20, 55:22, 55:24, 57:12, 58:5, 59:9, 60:1, 60:20, 63:17, 63:18</p> <p><b>Tax</b> [7] - 57:2, 59:1, 60:9, 60:13, 65:1, 65:5, 65:11</p> <p><b>taxable</b> [3] - 65:7, 65:9, 65:13</p> <p><b>taxes</b> [4] - 57:14, 58:6, 59:11, 60:2</p> <p><b>technician</b> [1] - 8:2</p>				

<p><b>technique</b> [1] - 84:4</p> <p><b>telephone</b> [10] - 3:4, 27:3, 46:18, 50:18, 50:25, 69:3, 72:22, 72:25, 73:1, 85:4</p> <p><b>telephonically</b> [1] - 86:4</p> <p><b>Telex</b> [2] - 23:9, 24:22</p> <p><b>ten</b> [5] - 53:19, 53:24, 56:13, 84:24, 84:25</p> <p><b>Teo</b> [4] - 90:7, 96:23, 97:7, 100:8</p> <p><b>term</b> [3] - 13:1, 13:2, 13:14</p> <p><b>terms</b> [6] - 3:11, 11:18, 15:15, 23:19, 25:6, 38:13</p> <p><b>tested</b> [2] - 23:9, 24:22</p> <p><b>testified</b> [3] - 7:16, 18:12, 66:5</p> <p><b>testify</b> [9] - 4:15, 4:16, 6:19, 32:6, 38:17, 38:21, 39:6, 61:20, 102:11</p> <p><b>testifying</b> [1] - 4:10</p> <p><b>testimony</b> [15] - 4:4, 16:25, 39:3, 39:7, 39:8, 39:10, 39:14, 39:25, 55:25, 85:11, 88:1, 91:16, 91:17, 93:5, 98:14</p> <p><b>Texas</b> [34] - 21:18, 22:21, 24:7, 54:15, 54:17, 54:18, 54:19, 55:6, 55:8, 55:15, 55:16, 56:2, 56:6, 56:10, 56:11, 56:19, 56:23, 56:25, 57:1, 58:16, 58:25, 59:1, 60:9, 60:13, 63:11, 63:13, 64:3, 64:4, 64:6, 64:9, 64:22, 65:1, 65:5, 65:11</p> <p><b>THE</b> [285] - 1:1, 1:1, 1:10, 3:2, 3:15, 3:21, 3:24, 4:2, 4:4, 4:18, 5:1, 5:2, 5:4, 5:12, 5:15, 5:16, 5:18, 5:20, 6:1, 6:7, 6:8, 6:11, 6:17, 6:25, 7:4, 7:8, 7:11, 7:24, 8:3, 8:8, 9:13, 13:6, 13:9, 13:11, 18:3, 18:6, 18:8, 18:9, 20:13, 20:16, 20:19, 26:15, 26:19, 27:13, 27:19, 27:23, 28:2, 29:2, 29:8, 29:19, 29:22, 30:2, 30:4, 30:8,</p>	<p>30:10, 30:25, 31:5, 31:15, 31:21, 31:24, 32:13, 32:17, 32:23, 33:1, 33:5, 33:16, 33:18, 33:20, 34:1, 34:5, 34:7, 34:10, 34:24, 35:11, 35:18, 35:19, 35:22, 35:23, 35:25, 36:1, 36:4, 36:7, 36:8, 36:10, 36:11, 36:14, 36:16, 36:19, 36:22, 36:23, 37:1, 37:5, 37:6, 37:7, 37:15, 37:19, 37:22, 37:24, 38:1, 38:3, 40:9, 40:15, 40:16, 41:1, 41:2, 41:3, 41:4, 41:7, 41:8, 41:9, 41:10, 41:16, 41:17, 41:19, 41:20, 41:23, 42:1, 42:2, 42:3, 42:15, 42:17, 42:18, 43:4, 43:10, 43:14, 44:23, 45:11, 45:16, 45:21, 46:7, 46:15, 46:20, 47:1, 47:2, 47:3, 47:4, 47:6, 47:7, 47:22, 48:3, 48:5, 48:6, 48:11, 48:12, 48:14, 48:16, 48:17, 48:19, 48:20, 48:21, 48:24, 49:14, 51:12, 51:16, 51:19, 51:23, 52:15, 52:17, 53:13, 53:15, 53:17, 53:19, 54:12, 55:10, 55:12, 66:1, 66:10, 66:12, 78:12, 78:19, 78:21, 78:23, 78:24, 78:25, 79:2, 79:3, 79:4, 79:5, 79:9, 79:10, 79:12, 79:13, 79:18, 84:15, 85:15, 85:17, 85:20, 85:22, 86:5, 86:21, 87:1, 87:9, 88:9, 88:20, 88:23, 88:25, 89:5, 89:6, 89:7, 89:10, 89:13, 89:21, 90:3, 90:4, 90:5, 90:6, 90:10, 90:13, 90:15, 90:16, 90:17, 90:19, 90:21, 90:23, 90:25, 91:2, 91:4, 91:11, 92:1, 92:14, 92:24, 93:2, 94:1, 94:2, 94:9, 94:10, 94:14, 94:15, 94:16, 94:17, 94:20, 94:22, 94:23, 94:24, 95:2, 95:3, 95:5,</p>	<p>95:6, 95:8, 95:9, 95:10, 95:12, 95:13, 95:14, 95:20, 95:25, 96:1, 96:2, 96:10, 96:13, 96:14, 96:15, 96:21, 96:22, 97:3, 97:4, 97:5, 97:7, 97:8, 97:9, 97:11, 97:13, 97:14, 97:15, 97:17, 97:21, 97:23, 98:6, 98:8, 98:22, 99:1, 99:9, 99:23, 100:3, 100:18, 100:21, 101:5, 101:10, 101:15, 101:25, 102:3, 102:8, 102:12, 102:15, 102:16</p> <p><b>theirs</b> [3] - 54:25, 87:21, 91:5</p> <p><b>themselves</b> [1] - 71:17</p> <p><b>theory</b> [1] - 15:23</p> <p><b>there'd</b> [1] - 15:14</p> <p><b>therefore</b> [6] - 57:17, 58:7, 59:15, 60:3, 60:22, 65:11</p> <p><b>thereof</b> [3] - 23:19, 25:6, 61:1</p> <p><b>third</b> [3] - 39:20, 50:9, 56:8</p> <p><b>Thornton</b> [2] - 27:1, 27:8</p> <p><b>thorough</b> [1] - 54:21</p> <p><b>thousands</b> [1] - 16:12</p> <p><b>Three</b> [1] - 70:18</p> <p><b>three</b> [10] - 27:4, 35:15, 35:23, 38:14, 50:25, 60:18, 61:19, 70:23, 70:24, 74:10</p> <p><b>three-story</b> [1] - 74:10</p> <p><b>throughout</b> [1] - 75:12</p> <p><b>thumb</b> [1] - 83:6</p> <p><b>TIAA</b> [5] - 43:17, 43:19, 43:21, 43:22, 45:18</p> <p><b>TIAA-CREF</b> [5] - 43:17, 43:19, 43:21, 43:22, 45:18</p> <p><b>Timber</b> [1] - 21:13</p> <p><b>tiny</b> [1] - 83:13</p> <p><b>Title</b> [1] - 103:5</p> <p><b>titled</b> [5] - 58:13, 59:21, 64:8, 64:25, 65:18</p> <p><b>TO</b> [1] - 2:2</p> <p><b>today</b> [5] - 8:9, 8:11, 8:13, 58:20, 95:4</p> <p><b>together</b> [1] - 81:16</p> <p><b>tomorrow</b> [10] - 84:24, 84:25, 85:5, 85:10,</p>	<p>96:12, 97:25, 99:19, 100:2, 101:7</p> <p><b>took</b> [6] - 75:13, 78:3, 78:15, 78:22, 84:4, 94:18</p> <p><b>tools</b> [2] - 68:20, 73:21</p> <p><b>top</b> [4] - 22:13, 24:1, 25:14, 58:13</p> <p><b>topic</b> [1] - 84:16</p> <p><b>Torch</b> [1] - 82:13</p> <p><b>total</b> [1] - 84:11</p> <p><b>tower</b> [1] - 84:1</p> <p><b>townhouse</b> [2] - 70:23, 76:4</p> <p><b>track</b> [1] - 89:2</p> <p><b>Trademark</b> [2] - 64:22</p> <p><b>transact</b> [3] - 64:2, 64:11, 64:17</p> <p><b>transacted</b> [1] - 64:4</p> <p><b>transaction</b> [5] - 19:16, 19:18, 23:20, 25:7, 25:19</p> <p><b>transactions</b> [1] - 20:6</p> <p><b>transcript</b> [4] - 49:12, 103:7, 103:10, 103:20</p> <p><b>transcripts</b> [1] - 51:22</p> <p><b>transfer</b> [3] - 23:10, 24:22, 68:4</p> <p><b>transfers</b> [1] - 65:20</p> <p><b>transpires</b> [1] - 92:12</p> <p><b>Trantham</b> [5] - 56:13, 62:25, 63:1, 63:3, 63:8</p> <p><b>travel</b> [1] - 38:18</p> <p><b>traveled</b> [1] - 65:23</p> <p><b>Travis</b> [1] - 54:18</p> <p><b>treasurer</b> [5] - 58:12, 62:18, 63:1, 63:4, 63:9</p> <p><b>Treasury</b> [2] - 41:11, 41:13</p> <p><b>treated</b> [1] - 17:11</p> <p><b>treats</b> [1] - 18:1</p> <p><b>TRIAL</b> [1] - 1:13</p> <p><b>trial</b> [7] - 18:4, 34:12, 38:17, 39:4, 61:20, 68:11, 87:24</p> <p><b>tries</b> [1] - 53:22</p> <p><b>trigger</b> [1] - 38:23</p> <p><b>triggered</b> [1] - 67:4</p> <p><b>trooper</b> [1] - 71:13</p> <p><b>true</b> [10] - 21:25, 46:24, 55:17, 62:2, 63:14, 94:21, 95:25, 97:10, 103:7</p> <p><b>truly</b> [1] - 22:10</p> <p><b>trust</b> [2] - 23:5, 24:18</p> <p><b>Trust</b> [7] - 19:16,</p>	<p>19:25, 21:21, 23:25, 24:5, 25:7, 28:21</p> <p><b>trustee</b> [1] - 8:21</p> <p><b>Trustee</b> [1] - 8:22</p> <p><b>truth</b> [2] - 20:17, 94:8</p> <p><b>truthful</b> [1] - 31:6</p> <p><b>try</b> [3] - 10:14, 99:24, 101:11</p> <p><b>trying</b> [4] - 25:23, 26:2, 30:4, 36:2</p> <p><b>turn</b> [3] - 45:25, 67:19, 91:21</p> <p><b>turned</b> [3] - 45:3, 68:16, 83:6</p> <p><b>turning</b> [1] - 27:6</p> <p><b>Tuscaloosa</b> [8] - 19:3, 19:7, 21:21, 24:1, 24:6, 28:21, 50:1, 51:6</p> <p><b>twenty</b> [3] - 18:20, 18:22, 18:25</p> <p><b>twenty-eight</b> [3] - 18:20, 18:22, 18:25</p> <p><b>twice</b> [1] - 37:5</p> <p><b>two</b> [20] - 3:2, 10:17, 17:24, 21:23, 28:9, 30:11, 43:11, 57:23, 60:16, 65:8, 71:10, 71:12, 72:22, 72:25, 73:21, 82:4, 83:22, 86:9, 101:14</p> <p><b>type</b> [6] - 15:1, 17:9, 57:6, 69:2, 73:22, 73:23</p> <p><b>typically</b> [2] - 68:19, 83:13</p>
				<b>U</b>
				<p><b>U.S</b> [9] - 1:18, 19:14, 22:15, 23:1, 24:13, 39:16, 41:11, 41:13</p> <p><b>U.S.B</b> [4] - 83:3, 83:6, 83:7, 83:22</p> <p><b>ultimate</b> [1] - 25:3</p> <p><b>ultimately</b> [1] - 45:25</p> <p><b>unable</b> [1] - 17:15</p> <p><b>unchanged</b> [1] - 48:25</p> <p><b>under</b> [27] - 14:6, 23:5, 24:18, 36:12, 36:24, 39:12, 39:13, 39:21, 42:6, 42:14, 54:24, 55:7, 60:13, 60:21, 61:10, 61:18, 63:24, 64:19, 64:21, 65:5, 74:25, 75:1, 92:9, 92:13, 99:23, 103:11, 103:21</p> <p><b>underlying</b> [1] - 93:23</p> <p><b>undersigned</b> [5] -</p>

55:16, 62:1, 63:13, 64:9, 64:14 <b>understandable</b> [1] - 46:4 <b>understood</b> [1] - 101:8 <b>undertake</b> [1] - 44:20 <b>underway</b> [1] - 75:19 <b>unenforceable</b> [1] - 13:19 <b>unfamiliar</b> [3] - 31:7, 33:11, 93:17 <b>unfavorable</b> [1] - 91:20 <b>unfortunate</b> [1] - 99:8 <b>unfortunately</b> [2] - 5:23, 94:25 <b>uniform</b> [1] - 23:15 <b>Uniform</b> [1] - 25:2 <b>uniformed</b> [1] - 71:13 <b>uniforms</b> [1] - 71:16 <b>unit</b> [2] - 70:18, 70:24 <b>UNITED</b> [2] - 1:1, 1:3 <b>United</b> [22] - 1:17, 5:6, 8:20, 8:22, 22:16, 22:25, 24:12, 34:12, 34:15, 43:18, 43:23, 53:1, 54:2, 61:21, 63:25, 65:18, 65:19, 86:2, 103:4, 103:6, 103:18 <b>unless</b> [4] - 15:9, 48:25, 90:23, 103:21 <b>unreasonable</b> [3] - 38:23, 39:21, 42:14 <b>unusual</b> [4] - 12:16, 12:18, 12:20, 12:22 <b>up</b> [32] - 4:5, 4:22, 5:12, 5:15, 6:2, 6:14, 6:21, 6:22, 7:9, 18:2, 33:24, 45:1, 45:25, 47:4, 47:11, 47:13, 48:11, 48:23, 49:9, 73:1, 73:3, 74:13, 77:10, 82:7, 86:12, 86:17, 94:4, 95:22, 96:3, 97:2, 101:22, 102:5 <b>ups</b> [1] - 18:3 <b>upstairs</b> [10] - 74:9, 74:10, 74:11, 78:4, 78:9, 81:22, 82:6, 83:1, 83:12, 84:10 <b>utilizing</b> [1] - 19:17	<b>valid</b> [2] - 40:23, 87:5 <b>validity</b> [1] - 91:19 <b>value</b> [3] - 22:25, 24:11, 68:6 <b>various</b> [5] - 17:11, 19:25, 68:5, 81:9, 82:21 <b>vary</b> [1] - 10:20 <b>Vegas</b> [1] - 62:14 <b>vehicle</b> [2] - 73:7, 73:8 <b>veil</b> [1] - 40:20 <b>verified</b> [2] - 23:8, 24:21 <b>Verizon</b> [2] - 83:3, 83:5 <b>versions</b> [2] - 26:12, 26:14 <b>versus</b> [2] - 34:12, 65:18 <b>vested</b> [1] - 64:15 <b>via</b> [6] - 3:4, 22:3, 22:5, 23:12, 24:25, 68:24 <b>vice</b> [7] - 25:8, 25:9, 42:19, 43:1, 43:14, 44:21, 86:16 <b>Vicki</b> [1] - 18:10 <b>VICKI</b> [2] - 2:6, 18:11 <b>Vincent</b> [2] - 66:2, 66:17 <b>VINCENT</b> [2] - 2:7, 66:4 <b>violation</b> [1] - 64:21 <b>virtue</b> [1] - 64:15 <b>visit</b> [1] - 74:21 <b>voice</b> [1] - 27:8 <b>voicemail</b> [2] - 73:5, 73:13 <b>void</b> [2] - 57:20, 59:18 <b>volume</b> [1] - 77:15 <b>voluminous</b> [2] - 70:5, 77:7 <b>vs</b> [1] - 1:5	70:4, 70:11, 71:3, 71:21, 71:25, 72:6, 72:9, 73:2, 73:6, 74:24, 77:6, 79:25, 80:2, 80:19, 80:23, 81:1 <b>Washington</b> [4] - 3:5, 38:18, 40:11, 40:16 <b>waste</b> [1] - 38:24 <b>watching</b> [2] - 82:8, 100:5 <b>water</b> [1] - 86:6 <b>Wayne</b> [8] - 30:14, 62:17, 62:18, 62:19, 62:22, 63:1 <b>wearing</b> [2] - 71:16, 71:19 <b>weather</b> [4] - 3:17, 30:12, 48:25, 85:1 <b>WEDNESDAY</b> [1] - 1:14 <b>Weigand</b> [1] - 54:23 <b>welcome</b> [2] - 46:20, 47:7 <b>Wendy</b> [2] - 25:8, 28:20 <b>West</b> [1] - 56:10 <b>Western</b> [1] - 83:25 <b>whatsoever</b> [2] - 39:3, 44:10 <b>whereas</b> [4] - 58:2, 58:5, 59:23, 60:1 <b>whereof</b> [1] - 55:25 <b>whichever</b> [1] - 99:18 <b>white</b> [1] - 43:24 <b>whole</b> [1] - 84:3 <b>wife</b> [2] - 74:7, 75:9 <b>Wilkes</b> [2] - 34:11, 85:23 <b>WILKES</b> [1] - 1:12 <b>Wilkes-Barre</b> [2] - 34:11, 85:23 <b>WILKES-BARRE</b> [1] - 1:12 <b>William</b> [6] - 27:1, 56:12, 62:25, 63:3, 63:8 <b>willingness</b> [1] - 87:7 <b>wire</b> [4] - 23:10, 24:22, 65:20, 68:4 <b>wireless</b> [2] - 83:7 <b>wiser</b> [1] - 3:13 <b>wish</b> [2] - 5:24, 94:6 <b>wishes</b> [1] - 92:4 <b>withhold</b> [1] - 15:1 <b>within-mentioned</b> [1] - 103:8 <b>WITNESS</b> [11] - 7:11, 18:9, 29:8, 78:12, 78:21, 78:24, 79:2,	79:4, 79:9, 79:12, 89:6 <b>witness</b> [13] - 8:15, 18:11, 36:12, 36:14, 39:18, 39:19, 39:21, 54:13, 66:4, 85:18, 98:14, 98:20 <b>WITNESSES</b> [1] - 2:2 <b>witnesses</b> [4] - 68:22, 69:15, 69:18, 92:7 <b>wondering</b> [1] - 44:5 <b>word</b> [9] - 5:11, 6:4, 6:15, 6:18, 46:14, 47:12, 47:15, 47:25, 94:7 <b>words</b> [4] - 38:24, 96:2, 96:16, 96:25 <b>works</b> [3] - 13:12, 28:5, 43:16 <b>worse</b> [1] - 30:17 <b>writing</b> [2] - 36:25, 54:6 <b>written</b> [1] - 22:16
<b>Y</b>			
			<b>year</b> [8] - 9:8, 9:11, 16:12, 23:3, 24:14, 57:12, 59:9, 70:7 <b>years</b> [7] - 9:1, 9:6, 18:20, 18:22, 18:25, 54:5, 66:21 <b>yesterday</b> [3] - 4:4, 7:16, 43:23 <b>York</b> [8] - 43:19, 43:20, 86:8, 86:11, 86:12, 89:6, 93:11, 100:22 <b>yourself</b> [1] - 84:19 <b>yourselves</b> [3] - 30:21, 53:22, 84:18

**V**

**Valenzuela** [1] - 39:16  
**Valenzuela-Bernal** [1]  
- 39:16

**W**

**wait** [11] - 7:17, 8:1,  
13:10, 28:4, 34:4,  
73:18, 88:20, 97:23,  
99:7, 99:10, 99:14  
**waiting** [2] - 34:7,  
72:16  
**waiver** [1] - 48:9  
**walked** [1] - 82:10  
**walking** [1] - 82:2  
**WALNUT** [1] - 1:19  
**wants** [3] - 45:1,  
45:23, 101:23  
**warrant** [20] - 49:23,  
50:1, 50:6, 70:3,